This is a digital copy of a book that was preserved for generations on library shelves before it was carefully scanned by Google as part of a project to make the world's books discoverable online.

It has survived long enough for the copyright to expire and the book to enter the public domain. A public domain book is one that was never subject to copyright or whose legal copyright term has expired. Whether a book is in the public domain may vary country to country. Public domain books are our gateways to the past, representing a wealth of history, culture and knowledge that's often difficult to discover.

Marks, notations and other marginalia present in the original volume will appear in this file - a reminder of this book's long journey from the publisher to a library and finally to you.

Usage guidelines

Google is proud to partner with libraries to digitize public domain materials and make them widely accessible. Public domain books belong to the public and we are merely their custodians. Nevertheless, this work is expensive, so in order to keep providing this resource, we have taken steps to prevent abuse by commercial parties, including placing technical restrictions on automated querying.

We also ask that you:

+ *Make non-commercial use of the files* We designed Google Book Search for use by individuals, and we request that you use these files for personal, non-commercial purposes.

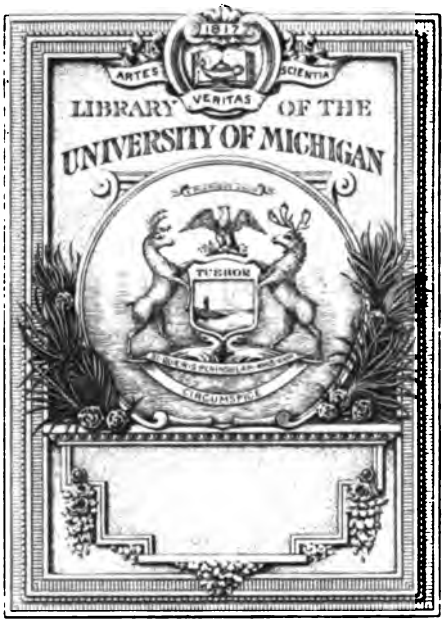
+ *Refrain from automated querying* Do not send automated queries of any sort to Google's system: If you are conducting research on machine translation, optical character recognition or other areas where access to a large amount of text is helpful, please contact us. We encourage the use of public domain materials for these purposes and may be able to help.

+ *Maintain attribution* The Google "watermark" you see on each file is essential for informing people about this project and helping them find additional materials through Google Book Search. Please do not remove it.

+ *Keep it legal* Whatever your use, remember that you are responsible for ensuring that what you are doing is legal. Do not assume that just because we believe a book is in the public domain for users in the United States, that the work is also in the public domain for users in other countries. Whether a book is still in copyright varies from country to country, and we can't offer guidance on whether any specific use of any specific book is allowed. Please do not assume that a book's appearance in Google Book Search means it can be used in any manner anywhere in the world. Copyright infringement liability can be quite severe.

About Google Book Search

Google's mission is to organize the world's information and to make it universally accessible and useful. Google Book Search helps readers discover the world's books while helping authors and publishers reach new audiences. You can search through the full text of this book on the web at `http://books.google.com/`


1817
ARTES
SCIENTIA
VERITAS
LIBRARY OF THE
UNIVERSITY OF MICHIGAN
TUEBOR

J.
E.
.N7

DOCUMENTS

OF THE

SENATE

OF THE

STATE OF NEW YORK

ONE HUNDRED AND THIRTY-THIRD SE

1910.

VOL. VII.—No. 18.—PART 3.

ALBANY
J. B. LYON COMPANY, PRINTERS
1910

UNIVERSITY OF CHICAGO
LIBRARIES
266892
MARCH 1930

FIFTY-FIRST

ANNUAL REPORT

OF THE

Superintendent of Insurance

OF THE

STATE OF NEW YORK

PART III

CASUALTY, FIDELITY AND SURETY, CREDIT, REAL ESTATE TITLE AND MORTGAGE GUARANTEE INSURANCE

ALBANY
J. B. LYON COMPANY, PRINTERS
1910

STATE OF NEW YORK

No. 18

IN SENATE

FIFTY-FIRST ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

STATE OF NEW YORK

INSURANCE DEPARTMENT

ALBANY, *September* 26, 1910

HON. HORACE WHITE,

Lieutenant-Governor:

SIR.— The Annual Report of the Superintendent of Insurance, Volume III, containing detailed information relating to the casualty, fidelity and surety, credit, real estate title and mortgage guarantee companies for the calendar year ending December 31, 1909, is herewith transmitted to the Legislature.

Respectfully yours,

WILLIAM H. HOTCHKISS

Superintendent

SUPERINTENDENT'S REPORT

PART III

Casualty, Fidelity and Surety, Credit, Title and Mortgage Guarantee Insurance

STATE OF NEW YORK

INSURANCE DEPARTMENT

ALBANY, *September* 26, 1910

To the Honorable the Legislature of the State of New York:

The Superintendent of Insurance has the honor to transmit herewith, for your consideration, the reports of the corporations authorized to transact the business of Casualty, Fidelity and Surety, Credit, Real Estate Title and Mortgage Guarantee Insurance in this State, pursuant to the Insurance Law, showing their condition and business for the calendar year ending December 31, 1909.

ASSETS

Table I gives the assets of the Casualty, Fidelity, Surety and Credit Insurance companies doing business in this State on December 31, 1909. The total admitted assets were $117,818,570.15, an increase over 1908 of $12,076,118.56. Of this amount the New York State Companies (15) had $36,401,178.14, an increase of $2,933,059.02; companies of other States and countries (39) had $81,417,392.01; an increase of $9,143,059.54 over the previous year.

LIABILITIES

Table II gives the liabilities of these companies. Excluding capital, the figures are: New York companies, $17,933,003.26; companies of other States and countries, $44,116,465.60, an aggregate of $62,049,468.86. The total amount of capital was $26,179,225, divided as follows: New York State companies, $8,164,400; companies of other States and countries, $18,014,825.

INCOME

Table III gives the character and sources of the income for the year, the aggregate of which was $90,945,023.57. Fifty-two companies received $19,842,065.38 more than they disbursed and two companies disbursed $388,755.59 more than they received. The net excess of income over disbursements being $19,453,309.79. The total premium income for 1908 was $65,034,588.63; for 1909, $84,118,226.73.

DISBURSEMENTS

Table IV shows the disbursements itemized and in gross, the total amount being $71,491,713.78, an increase of $5,986,594.08 over the preceding year.

There have been carried again this year supplements to statistical tables II, III and IV, showing in detail by classes the unpaid loss reserves, premiums written and losses paid on the total business of the companies for the year.

BUSINESS IN THE STATE OF NEW YORK

Table V is an exhibit of the premiums received during the year in this State by the various companies, arranged and itemized by classes and amounts.

Table VI shows in detail the losses paid in New York State during 1909, under their proper classification.

COMPANIES AUTHORIZED

Table VII gives a complete list of the Casualty, Fidelity and Surety, Credit, Real Estate Title and Mortgage Guarantee Insurance Companies authorized to transact business in this State for the year ending December 31, 1909, with their location and the names of their officers.

BUSINESS OF 1908 AND 1909 COMPARED

The following is an abstract of the statements, as tabulated, rendered by the Casualty, Fidelity, Surety and Credit companies for the year 1909, compared with similar companies for 1908.

	1908	1909
Number of companies	50	54
Assets	$105,742,452	$117,818,570
Unearned premiums	$30,986,683	$34,970,472
All other liabilities	23,463,524	27,078,997
Total liabilities	$54,450,207	$62,049,469
Capital stock	$24,981,000	$26,179,225
Surplus	26,311,245	29,589,876
Premiums	$65,034,589	$84,118,227
All other receipts	6,556,283	6,826,797
Total income	$71,590,872	$90,945,024
Claims paid	$24,737,649	$26,422,262
Dividends to stockholders	2,302,074	3,005,066
Expenses	38,465,397	42,064,386
Total disbursements	$65,505,120	$71,491,714

COMPANIES WHICH HAVE ORGANIZED, BEEN ADMITTED, WITHDRAWN, PLACED IN HANDS OF RECEIVERS, INCREASED CAPITAL, CHANGED NAME, AND WHICH HAVE BEEN EXAMINED DURING 1909.

Organized

COMPANY	Location	Date	Capital
Queens County Mortgage Company	Jamaica, N. Y.	Jan. 4, 1909	$200,000

Admitted From Other States

COMPANY	Location.	Date.	Capital.
Massachusetts Accident Co.	Boston, Mass.	April 24, 1909	$100,000
Fidelity Accident Co	Saginaw, Mich.	Aug. 12, 1909	100,000
Masonic Protective Association	Worcester, Mass.	Oct. 30, 1909	100,000
International Fidelity Co	Jersey City, N. J.	Nov. 10, 1909	300,000
Loyal Protective Ins. Co.	Boston, Mass.	Nov. 30, 1909	100,000

Withdrawn

COMPANY	Location	Date	Capital
Norwich and London Accident Ins. Co. (U. S. Branch)	Norwich, Eng.	Feb. 28, 1909	*$200,000
†Metropolitan Surety Co.	New York	Jan. 6, 1909	250,000

* Deposit. † Placed in hands of Receiver.

Capital Increased

COMPANY	Location	Former capital	Present capital
Bond and Mortgage Guarantee Co.	Brooklyn, N. Y.	$3,000,000	$5,000,000
Great Eastern Casualty Co.	New York, N. Y.	200,000	250,000
Lawyers Mortgage Co.	New York, N. Y.	2,500,000	4,000,000
United States Casualty Co.	New York, N. Y.	400,000	500,000

Change of Name

Great Eastern Casualty and Indemnity Company of New York, changed September 1, 1909, to Great Eastern Casualty Company.

Examinations

Casualty Company of America, New York.

Examined July 16, 1909, on change of management.

Lawyers Mortgage Company, New York.

Examined September 18, 1909, on increase of capital.

National Surety Company, New York.

Examined December 2, 1909, to ascertain condition.

American Credit-Indemnity Company, St. Louis, Mo.

Examined December 4, 1909, to ascertain condition.

Great Eastern Casualty Company, New York.

Examined December 23, 1909, on increase of capital.

Fidelity and Casualty Company, New York.

Examined December 29, 1909, to ascertain condition.

CHRONOLOGICAL TABLE

CASUALTY COMPANIES THAT HAVE RETIRED SINCE DECEMBER 31, 1859

COMPANY	Location	Date of retirement
Ætna Live Stock	Hartford	1868
Fidelity	New York	1867
Hartford Accident	Hartford	1876
Hartford Live Stock	Hartford	1868
New York Accidental	New York	1867
Railway Passenger	Hartford	1878
Travelers'	Providence	1867
United States Accident	Syracuse	1867
Accident Insurance Company of North America	Montreal, Canada	1888
American Steam Boiler Insurance Company	New York	1891
American Casualty Insurance and Security Company	Baltimore, Md.	1893
American Employers' Liability Insurance Company	Jersey City, N. J.	1895
Guarantors' Liability Indemnity Co. of Pennsylvania	Philadelphia, Pa.	1897
New England Burglary Insurance Company	Boston, Mass.	1897
National Surety Company	Kansas City, Mo.	1897
*Interstate Casualty Company	New York	1898
National Indemnity and Insurance Company	Baltimore, Md.	1901
Lawyers' Surety Company	New York	1903
Union Casualty and Surety Company	St. Louis	1903
Union Surety and Guarantee Company	Philadelphia	1904
City Trust Safe Deposit and Surety	Philadelphia	1904
Central Accident Insurance Company	Pittsburg, Pa.	1907
General Accident Insurance Company	Philadelphia	1908
Norwich and London Accident Insurance Company	Norwich, Eng.	1909
†Metropolitan Surety Company	New York	1909
CREDIT, TITLE AND MORTGAGE GUARANTY COMPANIES THAT HAVE RETIRED SINCE PASSAGE OF CHAPTER 690, LAWS OF 1892		
United States Credit System Company	Newark	1894
National Credit Insurance Company	Minneapolis	1895
Mercantile Credit Guarantee Company	New York	1897
German-American Real Estate Title Guarantee Co.	New York	1902
Bronx Title and Mortgage Guarantee Company	New York	1907

* Reinsured all risks in Pacific Mutual Life Insurance Company December 31, 1898.
† John F. Yawger, 156 Broadway, N. Y., Receiver.

As stated on the first page of the preliminary text of the annual department report made to the Legislature under date of January 12, 1910, and reprinted in Part I, this volume (Part III), covers the business of casualty, fidelity and surety, credit, real estate title and mortgage guaranty companies for 1909. Part II already published, relates to life companies only. Part IV will show the business of assessment associations and fraternal orders, and will also include for the first time tabulations and abstracts of the business of town and county co-operative fire insurance associations of this State. Part V, the miscellaneous volume, now in the hands of the printer, will carry reports of official examinations, Court of Appeals decisions, Attorney-General's opinions, rulings of the Superintendent of Insurance, circular of fees and taxes charged by various States, amendments of 1910 to the Insurance Law, etc., as it did last year.

Respectfully submitted,

WILLIAM H. HOTCHKISS,

Superintendent.

STATISTICAL TABLES

TABLE I —ASSETS

Summary and Classification of the ASSETS *of Casualty, Fidelity, Surety and Credit Insurance Companies transacting business in this State, for the year ending December* 31, 1909 (*bonds and stocks carried at Department valuations*)

NEW YORK STATE COMPANIES

COMPANIES	Real estate, market value	Bonds and mortgages	Bonds and stocks owned	Collateral loans	Cash in office and in bank	Interest and rents due and accrued	Premiums uncollected	Other assets	Total assets
American Credit-Indemnity	.....	.....	$1,458,300 00	.....	$37,731 64	$10,493 33	.....	$75,563 66	$1,582,088 63
American Surety	$3,166,047 91	$33,333 34	3,273,334 56	$64,750 00	820,356 17	37,781 22	$282,938 41	.....	7,678,491 55
Casualty Co. of America	.....	.....	1,179,927 00	.....	346,742 93	13,510 43	392,925 98	3,388 51	1,936,494 85
Empire State Surety	80,778 18	249,540 77	692,830 00	22,958 40	91,590 28	12,700 34	197,867 05	17,299 53	1,365,564 55
Fidelity and Casualty	1,232,285 23	.....	7,099,494 00	177,500 00	60,812 42	39,826 79	910,231 81	.....	9,520,150 25
Great Eastern Casualty and Indemnity	.....	85,000 00	455,325 00	.....	44,822 49	4,427 73	44,206 31	.....	633,781 53
Lloyds' Plate Glass	265,000 00	.....	546,164 31	.....	43,140 85	5,289 80	98,909 92	.....	958,504 88
Metropolitan Casualty	.....	.....	626,170 00	.....	77,319 09	4,269 15	107,955 20	.....	815,713 44
National Surety	155,971 27	10,750 00	2,398,975 00	.....	712,815 96	19,289 36	445,661 78	94,537 75	3,838,001 12
New Amsterdam Casualty	.....	35,000 00	854,000 00	.....	80,138 37	6,686 66	118,469 62	.....	1,094,294 65
New York Plate Glass	.....	.....	781,060 00	.....	32,022 99	2,258 17	107,029 80	.....	922,370 96
People's Surety	.....	148,800 00	402,500 00	.....	188,825 01	5,201 97	70,018 67	.....	815,345 65
Preferred Accident	.....	.....	1,606,059 07	.....	218,332 16	10,879 29	149,514 94	.....	1,984,785 46
United States Casualty	5,000 00	294,000 00	2,020,717 00	.....	69,105 25	14,081 53	156,634 39	.....	2,559,538 17
United States Guarantee	.....	.....	595,630 00	.....	79,015 73	3,655 00	17,751 72	.....	696,052 45
Totals	$4,905,082 59	$856,424 11	9 90,485 88	$265,208 40	$2,902,771 34	$190,300 77	$3,100,115 60	$190,789 45	$36,401,178 14

COMPANIES OF OTHER STATES AND COUNTRIES

Ætna Accident and Liability.....Conn.	.....	$472,000 00	$258,750 00	$11,000 00	$83,519 23	$8,374 72	$38,963 21	.....	$872,607 16
Ætna Indemnity.....Conn.	$7,836 73	57,350 84	645,410 00	.....	40,291 91	4,806 69	106,702 66	$744 47	863,143 30
Ætna Life (Casualty Dept.).....Conn.	.....	2,417,383 49	1,101,753 00	.....	662,263 05	88,126 97	473,459 49	.....	4,737,986 00
American Bonding.....Md.	.....	.....	2,012,265 00	.....	323,678 87	13,634 00	168,098 64	.....	2,517,676 51
American Fidelity.....Vt.	.....	.....	695,050 00	.....	55,079 28	8,537 03	127,035 64	.....	885,701 95

											913,018 19
Bankers' Surety	Ohio	42,247 50	70,425 00	617,883 50	3,608 48	51,198 25	6,843 64	82,379 09	43,422 73	1,911,193 27
Continental Casualty	Ind.	57,760 00	583,775 00	396,583 13		130,306 66	13,983 46	574,960 25	156,024 77	5,077,575 35
Employers' Liability Assurance	Eng.			4,355,590 00		39,230 40	57,079 31	625,685 64		252,763 93
Federal Casualty	Mich.			237,230 00		12,355 86	3,178 07		43,796 50	582,996 89
Federal Union Surety	Ind.	2,200 00	290,396 22	55,493 92		36,033 95	6,405 64	68,770 56		115,286 27
								300 00		6,121,493 34
Fidelity Accident	Mich.			111,750 00		966 28	2,269 99	236,117 99	52,781 39	1,479,669 20
Fidelity and Deposit	Md.	841,230 98		4,602,061 06		389,301 92		187,080 85	3,741 51	2,286,302 98
Frankfort Marine, Acc. and P. G.	Ger.			1,239,150 00		35,814 99	13,901 85	415,491 82		1,390,445 42
General Accident, F. and L. Assur.	Scot.	180,000 00		1,476,055 00		195,646 75	19,199 36	3,893 07		
Guarantee Co. of North America	Can.	45,900 00		1,107,218 17		215,686 74	7,747 44			
										4,644,730 54
Hartford Steam Boiler Insp. and Ins.	Conn.	93,600 00	1,107,060 00	2,993,595 75		124,536 88	67,580 50	228,048 46	30,308 95	521,389 14
Illinois Surety	Ill.			429,610 00		53,854 93	1,224 49	36,699 72		454,160 75
International Fidelity	N. J.			425,510 00		23,995 60		4,655 15		2,630,780 01
London Guarantee and Accident	Eng.			1,990,854 31		215,783 69	26,672 06	406,469 95		274,706 86
Loyal Protective Association	Mass.			182,730 00		89,621 90	2,354 96			
Maryland Casualty	Md.	530,098 30		3,899,497 30		168,497 84	25,397 50	617,526 70	2,803 57	5,243,821 21
Masonic Protective Association	Mass.			165,540 00		58,297 31	2,549 54	22 50		226,409 35
Massachusetts Accident	Mass.			127,970 00		39,671 71	530 34	1,179 75		169,351 80
Massachusetts Bonding	Mass.			828,924 00		132,162 40	8,116 63	96,915 86		1,066,118 89
National Casualty	Mich.		8,100 00	209,172 55	2,850 00	25,171 09	3,571 23	3,330 00		252,194 87
New Jersey Plate Glass	N. J.		356,715 10	142,128 00		25,888 17	5,966 47	74,748 96		605,446 70
North American Accident	Ill.		110,566 67	410,240 00	44,500 00	70,201 47	6,310 96	29,520 35		671,339 45
Ocean Accident and Guar. Corp.	Eng.		150,000 00	3,259,909 00		91,211 91	40,964 95	305,834 52	6,650 00	3,854,570 38
Pacific Mutual Indemnity	Cal.		141,000 00	176,480 00		4,538 02	3,339 37	8,063 19		333,420 58
Philadelphia Casualty	Pa.		334,450 00	730,906 70	56,000 00	63,851 97	15,749 69	223,746 73	5,012 50	1,429,717 59
Phoenix Preferred Accident	Mich.		225 00	121,353 00	750 00	8,888 50	1,668 81	10,000 00		142,905 31
Ridgely Protective Association	Mass.			218,435 00		80,705 27	3,056 20			302,196 47
Standard Accident	Mich.	5,250 00	386,687 00	2,617,436 20		153,407 43	28,917 60	336,631 79		3,528,330 02
Title Guaranty and Surety	Pa.	97,160 36	111,759 89	1,443,537 57	65,425 00	151,361 16	11,372 70	228,616 53	599 34	2,109,832 55
Travelers Indemnity	Conn.		402,230 00	305,972 50	48,500 00	29,262 19	8,051 12	33,255 61		826,271 42
Travelers (Accident Dept.)	Conn.			12,888,671 00	520,371 53	854,411 83	151,145 20	800,697 73		15,215,297 29
U. S. Fidelity and Guaranty	Md.	413,850 00	3,000 00	3,539,985 34	168,149 00	543,146 34	49,491 73	345,894 45	15,748 39	5,072,255 25
U. S. Health and Accident	Mich.		6,300 00	717,243 44		37,657 39	12,844 27	79,793 15		853,838 25
United Surety	Md.	250,000 00	3,000 00	204,260 00	98,849 00	282,889 85	4,020 04	126,850 03	6,466 70	976,337 62
Totals, Companies of other States and Countries		$2,567,133 87	$7,012,324 31	$56,961,204 44	$1,020,003 01	$5,650,278 99	$728,904 53	$7,109,480 04	$368,112 82	$81,417,362 01
Totals, New York State Companies		4,905,082 59	856,424 11	23,990,485 88	265,208 40	2,902,771 34	190,300 77	3,100,115 60	190,789 45	36,401,178 14
Aggregate		$7,472,216 46	$7,868,748 42	$80,951,690 32	$1,285,211 41	$8,553,050 33	$919,205 30	$10,209,595 64	$558,902 27	$117,818,570 15

TABLE II — LIABILITIES

Summary and Classification of the LIABILITIES *of Casualty, Fidelity, Surety and Credit Insurance Companies transacting business in this State for the year ending December* 31, 1909.

NEW YORK STATE COMPANIES

COMPANIES	UNPAID LOSSES AND CLAIMS		Special reserve for liability losses	Special reserve for credit losses	Unearned premium reserve	Other liabilities	Total liabilities except capital	Capital	Net surplus
	Adjusted and unadjusted	Reinsted							
American Credit-Indemnity	$28,227 30	$60,077 09	.....	$502,186 71	$475,976 29	$103,613 74	$1,170,081 13	$350,000 00	$62,007 50
American Surety	356,102 46	197,836 44	.....	.....	1,349,645 40	131,314 94	2,034,898 24	2,500,000 00	3,143,593 21
Casualty Co. of America	37,210 83	17,600 00	$358,893 87	.....	773,649 42	119,809 51	1,307,163 63	500,000 00	129,231 22
Empire State Surety	127,279 03	39,177 74	41,274 37	.....	487,274 11	86,649 64	781,654 89	500,000 00	83,909 66
Fidelity and Casualty	617,135 46	125,344 44	1,008,242 43	.....	3,799,474 54	484,497 25	6,034,694 12	1,000,000 00	2,485,456 13
Great Eastern Casualty and Indemnity	19,089 23	4,445 10	.....	.....	130,502 22	32,574 39	186,610 94	250,000 00	197,170 59
Lloyds' Plate Glass	14,710 95	.....	.....	.....	271,075 52	42,080 46	327,866 93	250,000 00	330,637 95
Metropolitan Casualty	24,107 99	12,200 00	.....	.....	208,437 05	63,326 46	408,071 50	200,000 00	207,641 94
National Surety	294,699 81	305,954 94	.....	.....	1,348,428 56	221,802 42	2,170,875 73	750,000 00	917,125 39
New Amsterdam Casualty	29,794 75	5,725 00	79,544 11	.....	377,291 46	69,809 22	562,164 54	314,400 00	217,730 11
New York Plate Glass	12,787 08	.....	.....	.....	271,472 09	48,005 64	332,264 81	200,000 00	390,106 15
People's Surety	16,418 36	33,723 11	55,124 45	.....	141,008 34	62,233 15	308,507 41	250,000 00	256,838 24
Preferred Accident	100,279 46	43,550 00	.....	.....	603,421 89	206,849 52	954,100 87	350,000 00	680,694 59
United States Casualty	60,335 00	19,465 09	196,542 43	.....	748,771 99	234,423 75	1,259,538 17	500,000 00	800,000 00
United States Guarantee	12,554 96	408 93	.....	.....	60,795 31	20,751 15	94,510 35	250,000 00	351,542 10
Totals	$1,750,722 67	$865,506 79	$1,739,621 66	$502,186 71	$11,147,224 19	$1,927,741 24	$17,933,003 26	$8,164,400 00	$10,303,774 88
COMPANIES OF OTHER STATES AND COUNTRIES									
Ætna Accident and Liability.....Conn.	$16,437 75	$5,655 82	.....	.....	$132,455 87	$23,255 69	$177,805 13	$500,000 00	$194,802 03
Ætna Indemnity.....Conn.	20,946 53	154,638 27	.....	.....	287,774 64	112,631 84	575,991 28	250,235 00	38,927 02
Ætna Life (Casualty Dept.).....Conn.	101,172 91	67,123 12	$1,343,500 00	.....	2,086,209 44	232,906 99	3,830,912 46	*.....	907,073 54
American Bonding.....Md.	145,744 91	195,839 66	.....	.....	648,002 48	82,705 24	1,072,292 29	750,000 00	695,384 22
merican Fidelity.....Vt.	37,918 74	17,781 87	117,683 46	.....	320,483 57	55,169 77	549,037 41	250,000 00	86,664 54

Bankers' Surety	Ohio	42,883 05	48,860 35			248,773 74	35,658 70	376,175 84	500,000 00	41,842 35
Continental Casualty	Ind.	141,910 17	25,055 00			817,496 90	257,414 12	1,241,876 19	300,000 00	369,317 08
Employers' Liability Assurance	Eng.	67,615 00	36,685 00	1,105,451 52		1,678,881 85	263,010 28	3,151,643 65	†260,000 00	1,665,931 70
Federal Casualty	Mich.	17,303 00	235 00				13,880 60	31,418 60	100,000 00	121,345 33
Federal Union Surety	Ind.	16,225 62	23,250 00			159,341 95	19,314 53	218,132 10	300,000 00	64,864 79
Fidelity Accident	Mich.	2,674 00	180 00				4,600 00	7,454 00	100,000 00	7,832 27
Fidelity and Deposit	Md.	224,199 93	211,630 87			1,161,087 19	127,636 34	1,724,554 33	2,000,000 00	2,396,939 01
Frankfort Marine, Acc. and P. G.	Ger.	26,662 17	8,600 00	311,600 36		398,878 99	233,075 66	978,837 18	†250,000 00	250,852 02
General Accident, Fire and Life Assur.	Scot.	129,369 35	29,881 03	269,291 22		974,773 78	265,850 00	1,669,165 38	†250,000 00	367,227 55
Guarantee Co. of No. America	Can.	8,615 00	35,000 00			107,263 89	66,850 42	217,729 31	304,600 00	858,116 11
Hartford Steam Boiler Insp. and Ins.	Conn.	90,939 53				1,943,732 29	87,445 19	2,122,117 01	1,000,000 00	1,522,613 53
Illinois Surety	Ill.	12,725 62	18,053 00			144,742 00	13,148 27	188,668 89	250,000 00	82,720 25
International Fidelity	N. J.	12,841 21				46,862 91	1,941 94	61,646 06	300,000 00	92,514 69
London Guarantee and Accident	Eng.	27,928 00	51,100 00	772,903 30	$73,758 22	846,730 84	251,216 37	2,023,636 73	†300,000 00	316,143 28
Loyal Protective Association	Mass.	35,370 04	215 00			76,287 00	9,219 26	121,091 30	100,000 00	53,615 56
Maryland Casualty	Md.	110,912 33	52,771 00	869,114 87		1,888,417 21	240,720 18	3,161,935 59	750,000 00	1,331,885 62
Masonic Protective Association	Mass.	9,063 60				27,118 33	1,669 75	37,851 68	100,000 00	88,557 67
Massachusetts Accident	Mass.	8,789 02	6,871 50			30,926 00	3,501 73	50,088 25	100,000 00	19,363 55
Massachusetts Bonding	Mass.	35,334 85	5,860 33			259,236 96	58,859 07	359,291 21	500,000 00	206,827 68
National Casualty	Mich.	17,854 72				5,015 82	19,868 97	42,739 51	100,000 00	109,455 36
New Jersey Plate Glass	N. J.	7,830 28	5,000 00			195,470 66	30,559 37	238,860 31	200,000 00	166,586 39
North American Accident	Ill.	33,590 53	3,760 00			102,624 10	46,350 03	186,324 66	200,000 00	285,014 79
Ocean Accident and Guar. Corp.	Eng.	85,632 00	14,450 00	638,972 46	211,497 41	1,228,609 86	405,365 01	2,584,516 74	†250,000 00	1,020,053 64
Pacific Mutual Indemnity	Cal.	713 00				19,578 23	4,058 66	24,349 89	250,000 00	59,070 69
Philadelphia Casualty	Pa.	36,594 78	37,690 00	126,263 39	46,627 97	456,531 22	81,128 71	784,836 07	500,000 00	144,881 52
Phoenix Preferred Accident	Mich.	5,000 00				3,577 61	6,529 49	15,107 10	100,000 00	27,798 21
Ridgely Protective Association	Mass.	24,344 94				12,026 00	5,928 66	42,299 60	100,000 00	159,896 87
Standard Accident	Mich.	181,574 98	47,350 00	447,305 57		846,633 30	323,844 85	1,846,708 70	500,000 00	1,181,621 32
Title Guaranty and Surety	Pa.	205,873 67	161,377 96			388,424 49	120,600 99	876,277 11	1,000,000 00	233,555 44
Travelers Indemnity	Conn.	16,342 63	650 00	5,525 04		194,982 23	28,831 15	241,331 05	500,000 00	84,940 37
Travelers (Accident Dept.)	Conn.	270,699 93	70,180 00	4,420,399 00		3,945,660 31	1,106,212 50	9,813,151 74	2,000,000 00	3,402,145 55
U. S. Fidelity and Guaranty	Md.	290,207 70	560,322 75			1,693,199 59	156,600 97	2,702,331 01	2,000,000 00	369,924 24
U. S. Health and Accident	Mich.	58,999 23	3,428 46			94,737 28	63,123 25	220,288 22	300,000 00	333,550 03
United Surety	Md.	116,890 95	18,313 00			350,699 22	62,088 85	547,992 02	500,000 00	‡—71,654 40
Totals, Companies of other States and Countries		$2,695,741 67	$1,917,808 99	$10,428,010 19	$231,883 60	$23,823,247 75	$4,919,773 40	$44,116,465 60	$18,014,825 00	$19,286,101 41
Totals, New York State Companies		1,750,722 67	865,506 79	1,739,621 66	502,186 71	11,147,224 19	1,927,741 24	17,933,003 26	8,164,400 00	10,303,774 88
Aggregate		$4,446,464 34	$2,783,315 78	$12,167,631 85	$834,070 31	$34,970,471 94	$6,847,514 64	$62,049,468 86	$26,179,225 00	$29,589,876 29

* Capital of $2,000,000 for Life and Casualty departments undivided. † Deposit capital. ‡ Impairment of capital, company not relicensed by Department for 1910.

TABLE II — (*Concluded*)

Supplement showing Reserves for Unpaid Losses *itemized and classified*

NEW YORK STATE COMPANIES

COMPANIES	Accident	Health	Liability (includes special reserve)	Fidelity and surety	Plate glass	Steam boiler	Burglary and theft	Credit (includes special reserve)	Other classes	Reinsurance deducted	Total
American Credit-Indemnity								$590,491 10			$590,491 10
American Surety				$559,175 03						$5,237 13	553,937 90
Casualty Co. of America	*$42,814 26		$358,893 87		$6,845 27	$5,100 00			$6,680 00	6,628 70	413,704 70
Empire State Surety	8,882 99	$3,615 92	41,274 37	142,772 68	3,375 19	25 00	$8,883 70		400 84	1,499 45	207,731 14
Fidelity and Casualty	410,900 01	180,459 42	1,008,242 43	†57,971 77	13,811 41	27,255 00	53,892 00			1,809 71	1,750,722 33
Great Eastern Cas. and Indemnity	17,020 41	6,513 92									23,534 33
Lloyds' Plate Glass					14,710 95						14,710 95
Metropolitan Casualty	26,287 50	1,585 00			8,335 49						36,207 99
National Surety				631,139 03			24,844 99			55,339 27	600,644 75
New Amsterdam Casualty	15,145 00	2,760 00	79,544 11		6,081 00		13,730 00			2,196 25	115,063 86
New York Plate Glass					12,787 08						12,787 08
People's Surety											105,265 92
Preferred Accident	123,570 55	15,258 91	55,124 45	50,141 47						5,000 00	143,829 46
United States Casualty	64,100 00	13,030 00	196,542 43				1,095 00		1,575 00		276,342 43
United States Guarantee				†18,403 45						5,439 56	12,963 89
Totals	$718,820 62	$223,223 17	$1,739,621 66	$1,459,603 43	$65,946 39	$32,380 00	$102,445 69	$590,491 10	$8,655 84	$83,150 07	$4,858,037 83

COMPANIES OF OTHER STATES AND COUNTRIES

Ætna Accident and Liability..Conn.					$940 28		$1,373 32		$19,985 78	$205 81	$22,093 57
Ætna Indemnity.....Conn.	$762 50	$535 00		$218,484 23	1,986 77		12,238 77			58,723 47	175,584 80
Ætna Life (Casualty Dept.)..Conn.	155,371 69	8,034 34	$1,343,500 00						4,800 00		1,511,796 03
American Bonding.....Md.				335,398 55			14,959 16			8,773 14	341,584 57
American Fidelity.....Vt.	23,483 79	1,218 64	117,663 46	19,985 95			10,472 61		559 63		173,384 07
Bankers' Surety.....Ohio				107,523 06						15,779 66	91,743 40
Continental Casualty.....Ind.	153,642 17	13,323 00									166,965 17
Employers' Liability Assurance.Eng.	27,940 00	3,195 00	1,105,451 52	†42,885 00			3,460 00		26,830 00		1,209,751 53
Federal Casualty.....Mich.	*17,538 00										17,538 00
Federal Union Surety.....Ind.				39,475 62							39,475 62

Fidelity Accident	Mich.	*2,854 00											2,854 00
Fidelity and Deposit	Md.				425,830 80								425,830 80
Frankfort Mar., Acc. and P. G.	Ger.	*12,370 00		311,600 36				7,650 00		18,227 17	2,985 00		348,832 53
General Acc., F. and L. Assur.	Scot	86,583 26	18,183 07	269,291 22				10,842 49		49,239 05	5,597 49		429,541 60
Guarantee Co. of No. America	Can.				163,615 00						20,000 00		43,615 00
Hartford Steam B. Insp. and I.	Conn						$99,939 53						99,939 53
Illinois Surety	Ill.				30,778 62								30,778 62
International Fidelity	N. J.				12,841 21								12,841 21
London Guarantee and Acc.	Eng.	36,335 09	40 00	772,903 30				990 00	$100,758 22	14,613 00			925,639 53
Loyal Protective Association	Mass.	*35,585 04											35,585 04
Maryland Casualty	Md.	79,904 00	15,573 00	869,114 87		16,854 83	10,065 00	26,654 50		14,633 00			1,032,798 20
Masonic Protective Assoc.	Mass.	2,716 80	6,346 80										9,063 60
Massachusetts Accident	Mass.	*23,335 52									7,675 00		15,660 52
Massachusetts Bonding	Mass.				34,157 79			7,037 39					41,195 18
National Casualty	Mich.	*18,354 72									500 00		17,854 72
New Jersey Plate Glass	N. J.					4,075 78		8,379 50			125 00		12,330 28
North American Accident	Ill.	37,350 53											37,350 53
Ocean Acc. and Guar. Corp.	Eng.	52,304 00	5,835 00	638,972 46		695 00	5,350 00	11,766 00	229,517 41	12,752 00	6,540 00		950,541 87
Pacific Mutual Indemnity	Cal	248 00	465 00										713 00
Philadelphia Casualty	Pa.	14,633 12	3,566 74	126,263 39		4,816 73			86,206 84	11,589 32			247,176 14
Phoenix Preferred Accident	Mich.	3,334 00	1,666 00										5,000 00
Ridgely Protective Assoc.	Mass.	8,096 49	16,248 45										24,344 94
Standard Accident	Mich.	215,013 37	10,000 00	447,305 57						3,912 61			676,230 55
Title Guaranty and Surety	Pa.				†367,251 63								367,251 63
Travelers Indemnity	Conn.	330 00	131 25	5,525 04			1,915 00			14,616 38			22,517 67
Travelers (Accident Dept.)	Conn.	289,101 17	33,373 22	4,420,399 00						18,405 54			4,761,278 93
U. S. Fidelity and Guaranty	Md.				834,917 75			15,612 70					850,530 45
U. S. Health and Accident	Mich.	*62,427 69											62,427 69
United Surety	Md.	7,453 87			124,863 94	625 85		4,433 25			2,221 96		135,203 95
Totals, Companies of other States and Countries		$1,367,117 73	$138,024 51	$10,428,010 19	$2,667,989.15	$29,995 24	$108,169 53	$136,418 69	$416,582 47	$210,242 47	$129,105 53		$15,273,444 45
Totals, New York State Companies		718,820 62	223,223 17	1,739,631 66	1,459,603 43	65,946 39	32,350 00	102,445 69	590,491 10	8,656 84	88,150 67		4,858,087 88
Aggregate		$2,085,938 35	$361,247 68	$12,167,631 85	$4,127,592 58	$95,941 63	$140,519 53	$238,864 38	$1,007,073 57	$218,898 31	$212,255 60		$20,231,482 28

* Includes health — not reported separately by company. † Fidelity only. ‡ Surety only.

TABLE III—INCOME

Showing the Nature and Sources of the INCOME *of Casualty, Fidelity, Surety and Credit Insurance Companies transacting business in this State, for the year ending December* 31, 1909

NEW YORK STATE COMPANIES

COMPANIES	Premiums	Interest and dividends	Rent	Profit on sale or maturity of ledger assets	From all other sources	Total income	Excess of income over disbursements	Excess of disbursements over income
American Credit-Indemnity	$1,074,287 92	$78,428 90	.....	$4,779 78	$1,179 05	$1,158,675 65	.....	$340,394 79
American Surety	2,701,022 48	145,619 56	$327,005 90	32,962 00	21,760 66	3,228,370 60	$918,720 45	.....
Casualty Co. of America	1,860,503 40	61,409 53	.....	44,373 24	4,099 75	1,970,385 92	406,118 30	.....
Empire State Surety	1,269,330 49	42,119 86	515 29	2,604 17	.....	1,314,569 81	327,823 08	.....
Fidelity and Casualty	*7,721,395 53	284,934 16	65,167 73	4,215 00	12,425 90	8,088,138 32	1,574,192 02	.....
Great Eastern Casualty and Indemnity	490,124 30	18,069 18	.....	6,808 12	47,402 95	562,404 55	110,454 38	.....
Lloyds' Plate Glass	593,351 97	20,974 00	16,869 24	515 63	.....	631,710 84	134,396 52	.....
Metropolitan Casualty	716,301 64	23,167 07	.....	362 10	7 00	739,837 81	141,911 31	.....
National Surety	2,877,267 17	90,109 97	6,860 85	10,331 25	13,567 96	2,998,137 20	1,035,208 84	.....
New Amsterdam Casualty	867,448 86	36,601 97	.....	3,394 17	.....	907,445 00	119,532 49	.....
New York Plate Glass	610,503 86	28,564 71	.....	11,874 50	.....	650,943 07	164,045 58	.....
People's Surety	339,921 55	25,867 78	.....	.....	831 78	366,621 11	170,503 87	.....
Preferred Accident	1,540,323 29	65,797 10	.....	.....	.....	1,606,120 39	360,023 33	.....
United States Casualty	1,784,354 98	92,116 93	.....	38,905 80	654 74	1,916,032 45	225,663 09	.....
United States Guarantee	177,306 92	23,300 64	.....	.....	152 75	200,760 31	55,604 11	.....
Totals	$24,623,444 36	$1,037,081 36	$416,419 01	$161,125 76	$102,062 54	$26,340,153 03	$5,744,217 37	$340,394 79

COMPANIES OF OTHER STATES AND COUNTRIES

Ætna Accident and Liability	Conn.	$279,692 70	$33,626 18	.....	.....	.....	$313,318 88	$111,457 18	.....
Ætna Indemnity	Conn.	705,639 24	25,143 41	.....	$2,881 46	$66,192 41	799,856 52	109,696 75	.....
Ætna Life (Casualty Dept.)	Conn.	5,627,627 18	173,590 38	.....	.....	.....	5,801,217 56	929,705 54	.....
American Bonding	Md.	1,332,324 34	65,662 86	.....	8,235 42	427,224 07	1,833,446 69	844,756 21	.....
American Fidelity	Vt.	746,105 11	22,517 24	.....	1,087 50	.....	769,709 85	322,023 89	.....

Bankers' Surety	Ohio	617,469 40	29,022 15	$2,534 26	.....	652 05	649,678 46	265,875 67	.....
Continental Casualty	Ind.	3,116,351 22	49,684 77	3,067 50	1,740 00	102,845 23	3,273,688 72	685,044 54	.....
Employers' Liability Assurance	Eng.	4,132,933 81	158,264 67	.....	.....	21,450 55	4,313,649 03	909,966 14	.....
Federal Casualty	Mich.	312,466 27	9,041 72	.....	5,485 95	36,278 93	363,272 87	44,036 24	.....
Federal Union Surety	Ind	319,418 83	14,806 91	23 75	.....	49 25	334,298 74	124,122 93	.....
Fidelity Accident	Mich.	42,372 47	325 44	.....	.....	27,449 99	70,157 90	11,266 28	.....
Fidelity and Deposit	Md.	2,395,375 88	199,931 95	50,124 21	.....	79,963 55	2,734,395 59	349,824 08	.....
Frankfort Marine, Acc. and P. G.	Ger.	1,190,860 08	47,868 03	.....	.....	4,213 03	1,242,941 14	157,078 36	.....
General Accident, F. and L. Assur.	Scot.	3,075,859 61	45,781 30	16,499 76	160 00	76,528 85	3,214,829 52	736,684 36	.....
Guarantee Co. of No. America	Can.	195,615 02	62,790 45	2,423 00	.....	.....	260,828 47	70,877 64	.....
Hartford Steam Boiler Insp. and Ins.	Conn.	1,732,991 02	181,284 92	4,574 00	175 00	15,896 27	1,934,921 21	678,129 52	.....
Illinois Surety	Ill.	317,506 17	17,265 50	.....	.....	6,107 70	340,879 37	105,142 06	.....
International Fidelity	N. J.	101,450 55	12,181 28	.....	.....	30,985 00	144,616 83	.....	$48,340 80
London Guarantee and Accident	Eng.	2,537,419 31	80,628 09	.....	1,881 34	4,021 43	2,623,950 17	544,498 36	.....
Loyal Protective Association	Mass.	114,500 36	1,597 52	120 00	.....	140,568 13	256,786 01	172,716 54	.....
Maryland Casualty	Md.	4,492,950 93	151,655 98	44,675 98	2,396 25	60,646 49	4,752,324 63	1,282,497 80	.....
Masonic Protective Association	Mass.	75,490 37	2,710 95	.....	150 00	8,704 35	87,056 17	3,991 60	.....
Massachusetts Accident	Mass	214,220 94	4,895 75	.....	240 00	30,268 50	249,635 19	8,872 03	.....
Massachusetts Bonding	Mass.	588,596 92	25,553 00	.....	18,413 10	.....	632,563 02	293,023 33	.....
National Casualty	Mich.	704,537 16	7,118 09	.....	700 00	48,700 00	761,055 25	41,262 28	.....
New Jersey Plate Glass	N. J.	457,200 86	21,305 98	.....	.....	.....	478,506 84	139,837 40	.....
North American Accident	Ill.	927,860 96	27,359 68	.....	1,042 50	190,460 00	1,146,723 14	88,871 96	.....
Ocean Accident and Guar. Corp.	Eng.	2,978,062 04	132,142 04	.....	17,658 60	.....	3,127,862 68	461,246 70	.....
Pacific Mutual Indemnity	Cal.	46,632 92	16,553 36	.....	.....	4,943 79	68,130 07	15,097 11	.....
Philadelphia Casualty	Pa.	1,152,373 97	40,313 25	.....	.....	192,110 33	1,384,697 55	433,224 04	.....
Phoenix Preferred Accident	Mich.	180,402 27	4,559 46	.....	.....	29,313 31	214,275 04	11,678 24	.....
Ridgely Protective Association	Mass.	240,711 56	10,354 48	.....	.....	25,794 03	276,860 07	24,704 78	.....
Standard Accident	Mich.	2,459,945 44	136,377 97	.....	1,277 23	36,968 00	2,634,568 74	601,640 16	.....
Title Guaranty and Surety	Pa.	1,065,478 98	58,243 86	5,200 00	700 68	152,804 81	1,282,428 33	511,939 50	.....
Travelers Indemnity	Conn.	278,895 97	31,867 72	.....	2,642 07	538 70	313,944 46	100,031 64	.....
Travelers (Accident Dept.)	Conn.	9,271,539 26	613,971 37	.....	73 50	68,834 89	9,954,419 02	1,396,284 82	.....
U. S. Fidelity and Guaranty	Md.	3,582,314 89	101,684 22	34,880 34	2,299 30	146,106 57	3,867,785 32	1,024,622 64	.....
U. S. Health and Accident	Mich.	1,007,697 72	28,915 46	.....	385 00	158,564 89	1,195,563 07	134,886 66	.....
United Surety	Md.	874,371 14	15,647 28	10,000 00	.....	.....	900,018 42	290,648 01	.....
Totals, Companies of other States and Countries		$59,494,782 37	$2,662,154 67	$183,122 80	$69,625 00	$2,195,185 70	$64,604,870 54	$14,097,848 01	$48,340 80
Totals, New York State Companies		24,623,444 36	1,037,081 36	416,419 01	161,125 76	102,082 54	26,340,153 03	5,744,217 37	340,394 79
Aggregate		$84,118,226 73	$3,699,236 03	$599,541 81	$230,750 76	$2,297,268 24	$90,945,023 57	$19,842,065 38	$388,735 59

* Represents net premiums written in 1909 plus net premiums unpaid December 31, 1908.

TABLE III — (*Concluded*)

Supplement showing Premiums written *during* 1909 *itemized and classified*

NEW YORK STATE COMPANIES

COMPANIES	Accident	Health	Liability	Fidelity and surety	Plate glass	Steam boiler	Burglary and theft	Credit	Other classes	Total premiums
American Credit-Indemnity								$1,074,287 92		$1,074,287 92
American Surety				$2,701,022 48						2,701,022 48
Casualty Co. of America	*$316,073 58		$1,136,599 75		$122,100 67	$112,364 58			$103,364 82	1,960,503 40
Empire State Surety	92,508 34	$48,841 29	274,852 11	642,161 09	97,408 11	6,582 12	$94,449 98		12,527 45	1,269,330 49
Fidelity and Casualty	1,965,904 10	1,363,282 30	2,270,772 71	†413,767 31	440,989 96	454,865 76	667,578 18		124,235 21	$7,721,395 53
Great Eastern Casualty and Indemnity	343,735 57	146,388 73								490,124 30
Lloyds' Plate Glass					593,351 97					593,351 97
Metropolitan Casualty	123,694 42	24,528 40			568,078 82					716,301 64
National Surety				2,495,867 02			381,400 15			2,877,267 17
New Amsterdam Casualty	142,353 47	51,601 97	413,959 25		122,001 07		134,812 81		2,720 29	867,448 86
New York Plate Glass					610,503 86					610,503 86
People's Surety			185,031 07	154,890 48						339,921 55
Preferred Accident	1,289,601 03	250,722 26								1,540,323 29
United States Casualty	602,919 72	225,240 94	796,073 99			38,172 55	62,182 95		59,764 83	1,784,354 98
United States Guarantee				†177,306 92						177,306 92
Totals	$4,896,790 23	$2,110,605 89	$5,077,288 88	$6,585,015 30	$2,624,434 46	$611,985 01	$1,340,424 07	$1,074,287 92	$302,612 60	$24,623,444 36

COMPANIES OF OTHER STATES AND COUNTRIES

Ætna Accident and Liability ..... Conn.					$30,790 11		$58,574 38		$190,328 21	$279,692 70
Ætna Indemnity ..... Conn.	$27,003 28	$15,708 87		$393,762 32	134,481 56		134,683 21			705,639 24
Ætna Life (Casualty Dept.) ..... Conn.	1,638,435 68	312,339 55	$3,619,585 82						57,266 13	5,627,627 18
American Bonding ..... Md.				1,123,956 78			208,367 56			1,332,324 34
American Fidelity ..... Vt.	109,722 85	20,435 45	456,297 14	91,129 38			60,534 47		7,985 82	746,105 11
Bankers' Surety ..... Ohio				617,469 40						617,469 40
Continental Casualty ..... Ind.	2,539,179 01	577,172 21								3,116,351 22
Employers' Liability Assurance .... Eng.	262,436 53	64,924 63	3,305,035 92	†104,580 76		$9,997 25	90,974 10		205,984 62	4,133,933 81
Federal Casualty ..... Mich.	*312,466 27									312,466 27
Federal Union Surety ..... Ind.				319,418 83						319,418 83

Fidelity Accident	Mich.	*42,372 47										42,372 47
Fidelity and Deposit	Md				2,395,375 88							2,395,375 80
Frankfort Marine, Acc. and P. G.	Ger.	*93,277 39		962,860 40					25,348 91		89,373 38	1,190,860 08
General Accident, F. and L. Assur.	Scot	1,104,450 87	366,848 02	1,115,562 20					176,161 83		312,836 69	3,075,859 61
Guarantee Co. of No. America	Can.				†195,615 02							195,615 02
Hartford S. Boiler Insp. and Ins.	Conn.						1,728,915 44				4,075 58	1,732,991 02
Illinois Surety	Ill.				317,506 17							317,506 17
International Fidelity	N. J.				101,450 55							101,450 55
London Guarantee and Accident	Eng.	74,436 34	5,949 80	2,068,399 81			22,130 10		60,663 63	$176,715 43	129,124 20	2,537,419 31
Loyal Protective Association	Mass.	*114,500 36										114,500 36
Maryland Casualty	Md.	859,417 31	278,321 78	2,199,208 78		311,186 51	243,776 29		333,113 76		267,935 50	4,492,959 93
Masonic Protective Association	Mass.	75,490 87										75,490 87
Massachusetts Accident	Mass.	*214,230 94										214,230 94
Massachusetts Bonding	Mass.				494,126 35				94,470 57			588,596 92
National Casualty	Mich.	*704,537 16										704,537 16
New Jersey Plate Glass	N. J.					330,751 21			76,449 65			457,200 86
North American Accident	Ill.	927,860 96										927,860 96
Ocean Accident and Guar. Corp.	Eng.	312,422 33	68,708 60	1,672,310 04	†4,860 42	29,926 39	63,344 31		199,406 72	506,632 20	120,451 03	2,978,062 04
Pacific Mutual Indemnity	Cal.	29,354 95	17,277 97									46,632 92
Philadelphia Casualty	Pa.	130,515 13	64,730 95	573,945 20		190,823 34				145,651 44	46,698 91	1,152,373 97
Phoenix Preferred Accident	Mich.	120,268 51	60,133 76									180,402 27
Ridgely Protective Association	Mass.	*240,711 56										240,711 56
Standard Accident	Mich.	1,201,607 60	142,928 63	1,049,368 12							66,041 09	2,459,945 44
Title Guaranty and Surety	Pa.				‡1,062,982 99						2,495 99	1,065,478 98
Travelers Indemnity	Conn.	15,705 47	1,837 88	258 80			104,427 45				156,666 37	278,895 97
Travelers (Accident Dept.)	Conn.	3,542,238 61	457,632 50	5,236,370 52							35,297 63	9,271,539 26
U. S. Fidelity and Guaranty	Md.				3,295,583 53				287,231 36			3,582,814 89
U. S. Health and Accident	Mich.	*1,007,697 72										1,007,697 72
United Surety	Md.	53,696 27	435 73		700,423 33	35,970 39			83,856 43			874,371 14
Totals, Companies of other States and Countries		$15,754,026 44	$2,455,395 32	$22,369,202 75	$11,218,240 71	$1,113,929 51	$2,172,590 84		$1,889,836 58	$828,999 07	$1,692,561 15	$59,494,782 37
Totals, New York State Companies		4,896,790 23	2,110,605 89	5,077,288 88	6,583,915 30	2,624,434 48	611,985 01		1,340,624 07	1,074,287 92	303,613 30	24,623,444 36
Aggregate		$20,650,816 67	$4,566,001 21	$27,446,491 63	$17,803,256 01	$3,738,363 97	$2,784,575 85		$3,230,260 65	$1,903,286 99	$1,995,173 75	$84,118,226 73

* Includes health — not reported separately by company. † Fidelity only. ‡ Surety only. ¶ Represents net premiums written in 1909 plus net premiums unpaid December 31, 1908.

TABLE IV — DISBURSEMENTS

Summary and classification of the various items comprising the DISBURSEMENTS *of Casualty, Fidelity, Surety and Credit Insurance Companies transacting business in this State for the year ending December 31, 1909*

NEW YORK STATE COMPANIES

COMPANIES	Losses paid	Investigation and adjustment of claims	Commissions	Dividends	Salaries, fees, traveling expenses and inspections	Rent	State and local taxes, licenses and Insurance Department fees	Loss on sale or maturity of ledger assets	All other disbursements	Total disbursements
American Credit-Indemnity	$941,196 17	$35,223 75	$263,606 73		$132,706 54	$20,218 10	$22,975 48	$2,883 03	$70,260 64	$1,499,070 44
American Surety	402,382 06	21,233 57	195,790 30	$312,500 00	884,329 41	42,440 00	124,483 74	21,005 00	305,486 07	2,309,650 15
Casualty Co. of America	506,370 00	211,570 46	426,452 28	30,000 00	211,792 94	12,530 31	26,881 00		48,670 63	1,564,267 62
Empire State Surety	321,116 76	89,855 75	261,744 27		176,596 65	25,491 23	21,713 76	1,375 00	88,853 31	986,746 73
Fidelity and Casualty	2,440 667 36	488,549 70	1,835,781 04	170,000 00	1,105,380 85	49,970 09	140,326 54		283,270 72	6,513,946 30
Great Eastern Casualty and Indemnity	151,289 65	3,535 80	145,014 52	10,625 00	61,709 35	3,240 00	8,650 03		67,876 82	451,960 17
Lloyds' Plate Glass	156,737 63		171,092 05	50,000 00	61,493 22	8,054 92	19,896 23	3,200 00	26,240 27	497,314 32
Metropolitan Casualty	211,641 72	763 14	217,092 81	20,000 00	85,224 75	7,475 04	14,437 34	18,954 00	22,337 70	597,926 50
National Surety	446,325 88	73,836 39	494,465 68	304,988 00	415,481 09	32,057 13	46,870 72	5,605 19	143,298 28	1,962,928 36
New Amsterdam Casualty	329,778 34	33,771 54	201,955 26	25,152 00	121,158 78	11,956 72	14,198 80	367 44	49,573 63	787,912 51
New York Plate Glass	179,250 68		179,511 01	30,000 00	61,109 39	8,172 73	12,584 75	3,177 00	13,091 93	486,897 49
People's Surety	43,160 48	14,621 39	48,288 21		54,935 14	7,043 32	2,228 72		25,839 98	196,117 24
Preferred Accident	478,182 54	19,281 59	425,567 93	84,000 00	169,559 34	13,644 02	27,424 43		28,437 21	1,246,097 06
United States Casualty	569,707 81	109,089 08	484,344 93	152,432 50	176,971 90	20,671 27	31,933 45	78,052 18	67,146 24	1,690,349 36
United States Guarantee	32,450 59	1,400 62	20,945 67	15,000 00	48,876 87	6,193 07	1,978 14		18,311 24	145,156 20
Totals	$7,300,257 67	$1,102,732 78	$5,372,252 69	$1,204,697 50	$3,767,326 22	$269,157 95	$526,592 13	$134,618 84	$1,258,694 67	$20,936,330 45
COMPANIES OF OTHER STATES AND COUNTRIES										
Ætna Accident and Liability.....Conn.	$79,694 19		$61,416 73	$20,000 00	$16,524 70	$544 50	$11,133 12		$12,548 46	$201,861 70
Ætna Indemnity.....Conn.	252,971 22	$36,248 50	155,626 82		132,197 81	16,371 33	20,040 35	$2,714 42	73,989 32	690,159 77
Ætna Life (Casualty Dept.).....Conn.	2,469,100 15	205,697 61	1,382,378 36	100,000 00	402,229 80	59,439 36	81,929 05		190,737 69	4,871,512 02
American Bonding.....Md.	221,448 12	44,238 15	277,761 86	65,000 00	234,342 39	10,946 60	40,011 84		94,941 52	988,690 48
American Fidelity.....Vt.	133,767 84	35,209 79	204,689 75	12,500 00	35,140 60	605 49	11,075 79	600 00	14,096 70	447,685 96

Bankers' Surety	Ohio	97,549 30	9,431 83	139,872 59		75,058 69	4,989 96	14,741 40	1,494 54	40,664 78	383,802 79
Continental Casualty	Ind.	989,262 39	15,956 88	513,537 38	60,000 00	672,598 97	36,171 00	46,160 20	756 25	254,201 05	2,588,644 13
Employers' Liability Assurance	Eng.	1,216,636 46	271,215 75	947,777 55		156,932 98	26,441 95	65,308 67		659,309 53	3,343,082 89
Federal Casualty	Mich.	125,457 91		83,139 25	20,000 00	26,839 57	6,470 57	6,930 85	900 00	48,898 68	318,036 63
Federal Union Surety	Ind.	60,814 96	5,358 14	50,714 90		50,480 72	4,447 35	7,270 77	4,824 86	26,264 11	210,175 81
Fidelity Accident	Mich.	15,379 45	399 85	7,927 64		13,150 30	415 80	738 53		20,880 05	58,891 62
Fidelity and Deposit	Md.	903,809 87	32,236 33	522,011 58	320,000 00	311,632 65	24,706 47	101,423 47	7,991 47	168,741 14	2,384,571 51
Frankfort Marine, Acc. and P. G.	Ger.	550,543 62	88,278 42	265,467 70		91,374 75	7,350 16	20,654 61	350 00	54,207 05	1,085,867 78
General Accident, F. and L. Assur.	Scot.	1,025,557 77	20,684 32	801,338 46		244,463 73	36,305 17	49,817 80		299,567 89	2,478,145 14
Guarantee Co. of No. America	Can.	31,831 25	3,077 24	13,591 27	24,368 00	81,769 99	8,266 69	6,437 45		20,608 94	189,960 83
Hartford Steam Boiler Insp. and Ins.	Conn.	70,745 81		176,370 20	100,000 00	810,527 38	4,500 00	44,165 37	2,480 00	48,002 93	1,256,791 69
Illinois Surety	Ill.	61,036 10	6,371 26	62,381 48	15,000 00	39,721 19	5,250 00	5,113 19		40,864 09	235,737 31
International Fidelity	N. J.	39,062 63		1,858 36	122,500 00	14,124 18	1,016 00	492 81		13,923 65	192,977 63
London Guarantee and Accident	Eng.	865,302 75	240,931 22	582,639 24		181,500 87	11,518 58	31,756 05	12,285 98	153,517 12	2,079,451 81
Loyal Protective Association	Mass.	41,383 15	1,369 29	7,997 04		16,461 64	695 84	1,531 37		14,631 14	84,069 47
Maryland Casualty	Md.	1,298,233 93	280,743 94	1,083,515 90	120,000 00	410,251 77	25,158 06	98,066 92	4,850 75	149,015 56	3,469,836 83
Masonic Protective Association	Mass.	37,019 06	1,054 45	6,675 55		20,151 90	606 50	845 02		16,712 09	83,064 57
Massachusetts Accident	Mass.	80,188 76	755 68	46,225 81	10,000 00	36,716 95	6,781 13	1,703 00	2,467 29	55,924 44	240,763 16
Massachusetts Bonding	Mass.	46,118 87	2,564 33	134,843 26		97,268 73	9,468 65	12,587 63	104 70	36,583 52	339,539 69
National Casualty	Mich.	262,544 28	4,594 11	255,197 54	16,000 00	74,211 85	15,013 21	16,195 62		76,036 36	719,792 97
New Jersey Plate Glass	N. J.	128,470 95	1,241 64	131,319 47	14,000 00	34,141 35	3,340 06	13,416 22		12,749 75	338,679 44
North American Accident	Ill.	280,534 74	11,426 16	354,661 29	40,000 00	97,820 67	12,455 25	23,934 49		237,018 58	1,057,851 18
Ocean Accident and Guar. Corp.	Eng.	1,360,378 82	233,845 36	658,554 55		230,180 56	19,228 86	55,138 34	690 00	108,599 49	2,666,615 98
Pacific Mutual Indemnity	Cal.	7,373 39		14,670 96	15,000 00	3,767 81	550 50	945 73	515 40	10,209 17	53,032 96
Philadelphia Casualty	Pa.	385,935 19	79,013 16	270,969 93		146,421 38	10,532 87	21,264 45	746 84	45,589 69	961,473 51
Phoenix Preferred Accident	Mich.	56,648 71		57,546 06	6,000 00	32,623 47	6,793 43	3,345 44		39,639 67	202,596 80
Ridgely Protective Association	Mass.	133,696 37	3,253 00	18,220 67	5,000 00	48,243 82	1,338 00	6,645 99		35,757 44	252,155 29
Standard Accident	Mich.	823,200 13	129,978 44	581,530 80	57,500 00	258,386 72	8,635 00	67,946 03		105,751 46	2,032,928 58
Title Guaranty and Surety	Pa.	186,776 58	45,640 17	198,783 84	60,000 00	176,566 53	6,499 96	27,384 69		68,837 06	770,488 83
Travelers Indemnity	Conn.	44,435 64	9,541 34	53,743 86		82,715 16	3,444 80	11,748 05		8,283 97	213,912 82
Travelers (Accident Dept.)	Conn.	*3,281,887 66	997,518 70	2,068,746 22	400,000 00	1,012,191 41	114,984 12	219,459 73	4,899 56	438,746 80	8,558,134 20
U. S. Fidelity and Guaranty	Md.	914,897 16	123,291 90	632,002 96	161,500 00	601,304 31	63,411 89	87,889 42	1,829 00	257,036 04	2,843,162 66
U. S. Health and Accident	Mich.	404,574 03	1,747 86	222,239 94	36,000 00	141,068 29	21,537 14	22,502 61	9,350 00	201,656 54	1,060,676 41
United Surety	Md.	137,735 14	18,299 29	220,649 05		131,677 10	10,000 00	27,756 97		63,252 86	609,370 41
Totals, Companies of other States and Countries		$19,122,004 35	$2,952,213 81	$13,268,595 84	$1,800,368 00	$7,242,782 69	$606,292 25	$1,285,518 90	$50,551 16	$4,218,056 23	$50,555,383 23
Totals, New York State Companies		7,300,257 67	1,102,732 78	5,372,252 69	1,204,697 50	3,767,326 22	269,157 95	526,592 13	134,618 84	1,258,694 67	20,936,330 45
Aggregate		$26,422,262 02	$4,054,946 59	$18,640,848 53	$3,005,065 50	$11,010,108 91	$875,450 20	$1,812,111 03	$184,170 00	$5,476,751 00	$71,491,713 78

* Includes $19,406.07 for Matured Endowments and surrender values under Ten Premium accident policies.

TABLE IV — (*Concluded*)

Supplement Showing Net Losses Paid *during* 1909 *itemized and classified*

NEW YORK STATE COMPANIES

COMPANIES	Accident	Health	Liability	Fidelity and surety	Plate glass	Steam boiler	Burglary and theft	Credit	Other classes	Total losses
American Credit-Indemnity								$941,196 17		$941,196 17
American Surety				$402,382 06						402,382 06
Casualty Co. of America	*$114,367 53		$355,749 23		$58,001 92	$29,891 63			$38,359 69	596,370 00
Empire State Surety	61,904 06	$15,334 22	49,684 17	118,042 72	34,405 79	475 75	$34,528 54		6,741 51	321,116 76
Fidelity and Casualty	778,699 47	477,179 87	759,505 60	†53,726 62	113,525 75	39,302 02	201,993 46		16,734 57	2,440,667 36
Great Eastern Casualty and Indemnity	101,139 37	50,150 28								151,289 65
Lloyds' Plate Glass					156,737 63					156,737 63
Metropolitan Casualty	39,673 68	6,553 47			165,414 57					211,641 72
National Surety				354,058 82			92,267 06			446,325 88
New Amsterdam Casualty	65,639 00	15,337 77	175,534 26		33,938 40		37,763 48		1,565 43	329,778 34
New York Plate Glass					179,250 68					179,250 68
People's Surety			38,161 81	4,298 67			700 00			43,160 48
Preferred Accident	407,151 54	71,031 00								478,182 54
United States Casualty	208,563 04	75,844 39	251,654 39			550 63	15,690 63		17,405 03	569,707 81
United States Guarantee				†32,450 59						32,450 59
Totals	$1,777,137 69	$711,431 00	$1,630,289 46	$964,959 48	$741,274 74	$70,219 73	$382,943 17	$941,196 17	$80,806 23	$7,300,257 67

COMPANIES OF OTHER STATES AND COUNTRIES

Ætna Accident and Liability ..... Conn.					$4,202 02		$7,035 98		$68,456 19	$79,694 19
Ætna Indemnity ..... Conn.	$16,486 67	$1,016 86		$142,626 13	37,983 55		54,859 01			252,971 22
Ætna Life (Casualty Dept.) ..... Conn.	620,353 89	113,453 00	$1,716,884 21						18,409 05	2,469,100 15
American Bonding ..... Md.				178,272 84			43,175 28			221,448 12
American Fidelity ..... Vt.	24,211 47	7,466 43	83,423 48	$—1,546 27			18,958 55		1,254 18	133,767 84
Bankers' Surety ..... Ohio				97,549 30						97,549 30
Continental Casualty ..... Ind.	812,820 30	176,442 09								989,262 39
Employers' Liability Assurance .... Eng.	99,359 11	17,871 16	1,002,312 48	†22,659 03			20,249 40		54,185 28	1,216,636 46
Federal Casualty ..... Mich.	*125,457 91									125,457 91
Federal Union Surety ..... Ind.				60,814 96						60,814 96

Fidelity Accident	Mich.	*15,379 45										15,379 45
Fidelity and Deposit	Md.				903,809 87				12,194 07		41,934 38	903,809 87
Frankfort Marine, Acc. and P. G.	Ger.	*30,524 90		465,890 27					63,097 95		96,847 28	550,543 62
General Accident, F. and L. Assur.	Scot.	410,885 36	136,961 78	318,765 40								1,035,857 77
Guarantee Co. of No. America	Can.				†31,831 25							31,831 25
Hartford Steam Boiler Insp. and Ins.	Conn						$70,745 81					70,745 81
Illinois Surety	Ill.				61,036 10							61,036 10
International Fidelity	N. J.				39,062 63		22,360 00	11,707 57	$78,737 77	50,371 88		39,062 63
London Guarantee and Accident	Eng.	16,988 70	1,194 20	683,942 63								865,302 75
Loyal Protective Association	Mass.	*41,383 15										41,383 15
Maryland Casualty	Md.	295,191 91	109,018 85	657,411 35		95,941 67	19,694 77	70,669 83		50,315 55		1,298,233 93
Masonic Protective Association	Mass.	14,448 80	22,570 56									37,019 06
Massachusetts Accident	Mass.	*80,188 76										80,188 76
Massachusetts Bonding	Mass.				34,767 43			11,351 44				46,118 87
National Casualty	Mich.	*262,544 28										262,544 28
New Jersey Plate Glass	N. J.					111,602 98		16,867 97				128,470 95
North American Accident	Ill.	280,534 74										280,534 74
Ocean Accident and Guar. Corp.	Eng.	85,094 55	19,585 05	613,116 62		3,483 42	2,577 61	32,559 39	565,822 81	38,139 37		1,360,378 82
Pacific Mutual Indemnity	Cal.	4,181 45	3,191 94									7,373 39
Philadelphia Casualty	Pa.	52,231 11	16,485 67	102,582 76		54,864 16			148,290 56	13,480 93		385,935 19
Phoenix Preferred Accident	Mich.	37,765 81	18,882 90									56,648 71
Ridgely Protective Association	Mass.	48,986 19	84,710 18									133,696 37
Standard Accident	Mich.	395,803 91	43,705 78	360,783 70						22,906 74		823,200 13
Title Guaranty and Surety	Pa.				‡186,776 58							186,776 58
Travelers Indemnity	Conn.	506 82	80 28				6,532 78			37,315 76		44,435 64
Travelers (Accident Dept.)	Conn.	1,166,287 78	148,010 54	1,955,376 22						12,213 12		3,281,887 66
U. S. Fidelity and Guaranty	Md.				864,878 28			50,018 88				914,897 16
U. S. Health and Accident	Mich.	*404,574 03										404,574 03
United Surety	Md.	8,359 56	175 72		102,196 91	10,215 60		16,787 35				137,735 14
Totals, Companies of other States and Countries		$5,350,550 31	$920,822 99	$7,960,489 12	$2,724,735 04	$318,292 40	$121,900 97	$429,532 67	$790,851 14	$504,329 71		$19,122,004 35
Totals, New York State Companies		1,777,137 69	711,431 00	1,630,289 46	964,959 48	741,274 74	70,219 73	383,943 17	941,196 17	80,806 23		7,300,257 67
Aggregate		$7,127,688 00	$1,632,253 99	$9,590,778 58	$3,689,694 52	$1,059,567 14	$192,120 70	$812,475 84	$1,732,047 31	$585,135 94		$26,422,262 02

* Includes health — not reported separately by company. † Fidelity only. ‡ Surety only. § Gross amount paid for losses $7,478.72 — salvage, $9,024.99.

TABLE V

Showing the PREMIUMS *received by Casualty, Fidelity, Surety and Credit Insurance Companies* IN THE STATE OF NEW YORK *for the year ending December* 31, 1909

NEW YORK STATE COMPANIES

COMPANIES	Accident	Health	Liability	Fidelity and surety	Plate glass	Steam boiler	Burglary and theft	Credit	Other classes	Total premiums
American Credit-Indemnity								$210,594 58		$210,594 58
American Surety				$634,367 40						634,367 40
Casualty Co. of America	*$92,901 86		$307,834 17		$98,689 10	$24,533 01			$48,059 43	662,017 57
Empire State Surety	18,961 38	$8,348 30	93,167 27	167,193 85	38,558 93	1,580 45	$31,160 47		1,073 79	360,064 44
Fidelity and Casualty	526,598 89	383,430 57	618,547 36	†209,683 04	125,824 59	73,977 39	217,206 32		7,372 37	2,162,640 53
Great Eastern Casualty and Indemnity	93,435 18	41,947 57								135,382 75
Lloyds' Plate Glass					151,638 34					151,638 34
Metropolitan Casualty	24,865 45	6,350 70			190,110 47					221,326 62
National Surety				648,310 17			120,772 75			769,082 92
New Amsterdam Casualty	45,098 91	14,570 33	175,616 92		59,168 70		57,975 60		270 37	352,700 83
New York Plate Glass					203,157 37					203,157 37
People's Surety				98,663 23						241,262 53
Preferred Accident	321,529 66	68,403 61	142,599 30							389,933 27
United States Casualty	169,118 22	58,828 55	213,736 89			9,010 75	33,000 48		4,496 06	488,190 95
United States Guarantee				†154,120 88						154,120 88
Totals	$1,292,529 55	$581,879 63	$1,641,501 91	$1,912,338 57	$867,147 50	$109,101 60	$460,115 62	$210,594 58	$61,272 02	$7,136,480 98

COMPANIES OF OTHER STATES AND COUNTRIES

Ætna Accident and Liability ..... Conn.					$1,477 03		$9,935 85		$50,951 97	$62,364 85
Ætna Indemnity ..... Conn.	$8,124 28	$5,010 87		$54,655 55	35,991 92		41,123 84			144,906 46
Ætna Life (Casualty Dept.) ..... Conn.	220,485 47	54,267 76	$747,233 63						622 91	1,022,609 77
American Bonding ..... Md.				178,752 74			60,457 15			239,209 89
American Fidelity ..... Vt.	13,160 45	5,021 05	132,429 74	14,705 36			21,565 73			186,882 33
Bankers' Surety ..... Ohio				167,268 85						167,268 85
Continental Casualty ..... Ind.	105,010 34	49,634 50								154,644 84
Employers' Liability Assurance ..... Eng.	12,630 00	2,995 49	442,105 19	†13,587 62		$1,133 18	14,006 10		68,284 13	554,741 71
Federal Casualty ..... Mich.	*27,820 43									27,820 43
Federal Union Surety ..... Ind.				67,576 34						67,576 34

Fidelity Accident	Mich.	*433 50									433 50
Fidelity and Deposit	Md.				471,459 96						471,459 96
Frankfort Marine, Acc. and P. G.	Ger.	*10,376 30		114,198 55				4,121 27		10,678 21	139,374 33
General Accident, F. and L. Assur.	Scot.	160,711 49	53,570 49	402,933 20	†32,084 61			64,450 91		176,746 46	858,412 55
Guarantee Co. of No. America	Can.										32,084 61
Hartford Steam Boiler Insp. and Ins.	Conn						129,989 10			301 34	130,290 44
Illinois Surety	Ill.				139,208 62						139,208 62
International Fidelity	N. J.				1,468 07						1,468 07
London Guarantee and Accident	Eng.	4,504 32	270 25	184,742 77			3,532 18	17,806 85	$89,322 30	171 81	300,350 48
Loyal Protective Association	Mass.	*8,280 00									8,280 00
Maryland Casualty	Md.	27,785 80	11,608 15	238,958 20		49,819 38	18,816 75	51,002 13		36,726 63	434,717 04
Masonic Protective Association	Mass.	*12,129 00									12,129 00
Massachusetts Accident	Mass.	*3,431 27									3,431 27
Massachusetts Bonding	Mass.				61,534 25			29,492 23			91,026 48
National Casualty	Mich.	*85,375 04									85,375 04
New Jersey Plate Glass	N. J.					34,495 55		3,842 16			38,337 71
North American Accident	Ill.	86,397 31									86,397 31
Ocean Accident and Guar. Corp.	Eng.	59,004 17	21,349 02	340,114 31	†598 84	11,629 86	13,211 22	26,257 81	160,124 59	34,651 13	666,940 95
Pacific Mutual Indemnity	Cal.	13,334 39	4,855 19								18,189 58
Philadelphia Casualty	Pa.	18,954 92	10,375 59	149,831 87		78,705 43			35,322 50	16,919 42	310,109 73
Phoenix Preferred Accident	Mich.	7,992 30	3,961 30								11,883 60
Ridgely Protective Association	Mass.	*43,175 00									43,175 00
Standard Accident	Mich.	95,343 36	20,583 25	227,560 59						8,095 90	351,583 10
Title Guaranty and Surety	Pa.				‡180,445 99						180,445 99
Travelers Indemnity	Conn.	3,070 77	337 50				14,663 45			36,813 15	54,884 87
Travelers (Accident Dept.)	Conn.	510,845 67	99,817 17	1,538,286 77						6,029 69	2,154,979 30
U. S. Fidelity and Guaranty	Md.				620,042 59			8,782 23			628,824 82
U. S. Health and Accident	Mich.	*105,855 77									105,855 77
United Surety	Md.	338 20			248,575 60			16,784 42			265,698 22
Totals, Companies of other States and Countries		$1,644,499 55	$343,657 58	$4,518,394 82	$2,252,054 99	$212,119 17	$181,345 88	$369,628 68	$284,769 39	$446,992 75	$10,253,462 81
Totals, New York State Companies		1,292,529 55	581,879 63	1,641,501 91	1,912,338 57	867,147 50	199,101 60	460,115 62	210,594 58	61,272 02	7,136,480 98
Aggregate		$2,937,029 10	$925,537 21	$6,159,896 73	$4,164,393 56	$1,079,266 67	$380,447 48	$829,744 30	$495,363 97	$508,264 77	$17,389,943 79

* Includes health — not reported separately. † Fidelity only. ‡ Surety only.

TABLE VI

Showing the Amount of LOSSES *paid* IN NEW YORK STATE *by Casualty, Fidelity, Surety and Credit Insurance Companies transacting business therein for the year ending December* 31, 1909

NEW YORK STATE COMPANIES

COMPANIES	Accident	Health	Liability	Fidelity and surety	Plate glass	Steam boiler	Burglary and theft	Credit	Other classes	Total losses
American Credit-Indemnity								$272,930 65		$272,930 65
American Surety				$51,673 70						51,673 70
Casualty Co. of America	*$44,806 91		$195,431 05		$32,943 61	$8,707 98			$9,726 79	291,616 34
Empire State Surety	19,423 78	$3,101 87	12,668 81	94,441 80	15,291 14		$20,083 91		30 75	165,062 06
Fidelity and Casualty	221,008 44	167,748 22	244,543 77	†43,358 42	35,562 37	6,111 01	75,776 05		22 50	794,150 78
Great Eastern Casualty and Indemnity	27,498 48	15,284 76								42,783 24
Lloyds' Plate Glass					47,254 65					47,254 65
Metropolitan Casualty	10,611 75	2,783 30			54,377 23					67,772 28
National Surety				164,801 62			33,531 84			198,333 46
New Amsterdam Casualty	34,287 79	5,852 33	103,046 65		21,376 98		16,312 06		6 00	180,881 81
New York Plate Glass					76,258 83					76,258 83
People's Surety			40,109 10	8,702 67			700 00			49,511 77
Preferred Accident	73,541 66	25,209 44								98,751 10
United States Casualty	78,101 05	26,978 11	65,690 16			468 85	9,890 82		92 24	181,221 23
United States Guarantee				†36,699 03						36,699 03
Totals	$509,279 86	$246,958 03	$661,509 54	$399,677 24	$283,064 81	$15,287 84	$156,294 68	$272,930 65	$9,878 28	$2,554,900 93

COMPANIES OF OTHER STATES AND COUNTRIES

Ætna Accident and Liability.....Conn.					$255 39		$251 13		$17,865 55	$18,372 07
Ætna Indemnity.....Conn.	$10,722 06	$681 73		$54,576 54	10,630 61		16,864 04			93,474 98
Ætna Life (Casualty Dept.).....Conn.	78,289 33	15,643 44	$414,913 70						95 00	508,941 47
American Bonding.....Md.				38,678 89			15,913 74			54,592 63
American Fidelity.....Vt.	3,067 63	2,068 22	31,074 10	1,066 49			9,471 57			47,368 01
Bankers' Surety.....Ohio				42,937 42						42,937 42
Continental Casualty.....Ind.	40,215 93	16,784 64								57,000 57
Employers' Liability Assurance.....Eng.	2,316 33	869 98	174,623 19	†2,224 26			6,597 99		19,998 89	206,630 64
Federal Casualty.....Mich.	*10,661 78									10,661 78
Federal Union Surety.....Ind.				27,063 63						27,063 63

Fidelity Accident	Mich.				317,955 58						317,955 58
Fidelity and Deposit	Md.			67,619 96				1,105 30		19,194 88	96,042 75
Frankfort Marine, Acc. and P. G.	Ger.	*8,122 61									
General Accident, F. and L. Assur.	Scot.	63,271 70	21,090 56	146,798 11				30,793 69		64,464 19	326,418 25
Guarantee Co. of No. America	Can.				†23,477 47						23,477 47
Hartford Steam Boiler Insp. and Ins.	Conn.						$4,013 66				4,013 66
Illinois Surety	Ill.				24,617 69						24,617 69
International Fidelity	N. J.										
London Guarantee and Accident	Eng.	825 28		81,931 19				2,532 36	$51,256 64	62 00	136,607 47
Loyal Protective Association	Mass.	*1,943 28									1,943 28
Maryland Casualty	Md.	8,968 35	5,765 44	105,028 72		18,203 38	946 90	18,086 27		10,920 37	167,919 43
Masonic Protective Association	Mass.	*4,590 72									4,590 72
Massachusetts Accident	Mass.	*1,070 97									1,070 97
Massachusetts Bonding	Mass.				3,496 35			3,709 90			7,206 25
National Casualty	Mich.	*31,522 45									31,522 45
New Jersey Plate Glass	N. J.					10,089 27		184 55			10,273 82
North American Accident	Ill.	18,385 71									18,385 71
Ocean Accident and Guar. Corp.	Eng.	23,938 38	9,104 22	136,109 64		1,317 81	1,773 00	7,648 58	149,760 52	11,065 01	342,737 16
Pacific Mutual Indemnity	Cal.	2,062 73	722 86								2,805 59
Philadelphia Casualty	Pa.	6,676 30	4,694 06	49,697 32		24,173 11			52,450 81	8,537 44	146,169 04
Phoenix Preferred Accident	Mich.	2,565 69	1,282 84								3,848 53
Ridgely Protective Association	Mass.	*22,594 06									22,594 06
Standard Accident	Mich.	43,874 80	7,528 48	74,727 47						758 05	126,888 80
Title Guaranty and Surety	Pa.				‡7,438 69						7,438 69
Travelers Indemnity	Conn.	106 41					1,612 38			10,026 75	11,745 54
Travelers (Accident Dept.)	Conn.	123,564 90	34,427 16	764,040 95						3,267 53	924,300 54
U. S. Fidelity and Guaranty	Md.				93,652 17			4,201 12			96,853 29
U. S. Health and Accident	Mich.	*48,104 11									48,104 11
United Surety	Md.				37,658 90			9,373 16			47,032 06
Totals, Companies of other States and Countries		$556,481 51	$121,223 63	$2,048,564 35	$673,844 08	$64,669 57	$8,345 94	$126,733 40	$253,467 97	$166,275 66	$4,019,606 11
Totals, New York State Companies		509,279 86	246,958 03	661,509 54	399,677 24	283,084 81	15,287 84	156,294 68	272,930 65	9,878 28	2,554,900 93
Aggregate		$1,065,761 37	$368,181 66	$2,710,073 89	$1,073,521 32	$347,754 38	$23,633 78	$283,028 08	$526,398 62	$176,153 94	$6,574,507 04

* Includes health — not reported separately by company. † Fidelity only. ‡ Surety only.

TABLE VII

Showing name, location and names of officers of each Casualty, Fidelity, Surety, Credit, Real Estate Title and Mortgage Guarantee Insurance Company now authorized and transacting business in this State

COMPANY	Location	OFFICERS	
		President	Secretary
American Bonding Co.	Baltimore, Md.	George Cator	Wm. E. P. Duvall
American Credit-Ind. Co.	302 Broadway, New York.	F. M. Treat	Jos. J. Cross
American Fidelity Co.	Montpelier, Vt.	Jas. W. Brock	Harlan W. Kemp
American Surety	100 Broadway, New York.	H. D. Lyman	H. B. Zevely
Ætna Accident and Liability	Hartford, Conn.	M. G. Bulkeley	J. S. Rowe
Ætna Indemnity	Hartford, Conn.	Otto Kelsey	Chas. L. Brooks
Ætna Life Ins. Co., Cas. Dept.	Hartford, Conn.	M. G. Bulkeley	C. E. Gilbert
Bankers Surety	Cleveland, Ohio	P. W. Harvey	M. A. Craig
Bond and Mort. Guar. Co.	175 Remsen st., Brooklyn.	W. P. Belknap	J. L. Sherwood
Buffalo Abst. & Title Co.	Buffalo, N. Y.	Chas. B. Hill	Edward L. Koons
Casualty Co. of America	52 William st., New York.	Edwin W. De Leon	Nicholas W. Muller
Continental Casualty	Hammond, Ind.	H. G. B. Alexander	W. H. Betts
Empire State Surety	192 Montague st., Brooklyn.	Wm. M. Tomlins Jr.	Geo. L. Smith
Employers' Liability Assur. Corp. (Ltd.), Lon., Eng.	Boston, Mass.	Samuel Appleton	Manager
Federal Casualty	Detroit, Mich.	V. D. Cliff	Peter Patterson
Federal Union Surety Co.	Indianapolis, Ind	W. T. Durbin	C. E. Schick
Fidelity Accident Co.	Saginaw, Mich.	J. W. Fordney	W. H. Howland
Fidelity and Casualty	97 Cedar st., New York.	George F. Seward	Robert J. Hillas
Fidelity and Deposit Co.	Baltimore, Md.	Edwin Warfield	H. Nicodemus
Frankfort Mar., Accident and Plate Glass, Frankfort, Ger.	100 William st., New York.	C. H. Franklin	Manager
General Accident, Fire and Life Assur. Corp., Perth, Scotland	Philadelphia, Pa.	F. J. Moore	Manager
Great East. Cas. & Ind. Co.	290 Broadway, New York.	Louis H. Fibel	Thos. H. Darling
Guarantee Co. of N. A.	Montreal, Canada	Edward Rawlings	R. B. Scott
Hartford S. B. I. & Ins. Co.	Hartford, Conn.	L. B. Brainerd	Chas. S. Blake
Home Title Ins. Co.	383 Jay st., Brooklyn.	Henry B. Davenport	D. S. Coe
Illinois Surety	Chicago, Ill.	F. M. Blount	H. W. Watkins
International Fidelity Ins. Co.	Jersey City, N. J.	DeWitt Van Buskirk	Geo. A. Shiffert
Lawyers Mort. Co.	59 Liberty st., New York.	Richard M. Hurd	C. C. Evers
Lawyers Title Ins. & Trust	160 Broadway, New York.	E. W. Cogswell	Walter N. Vail
Lawyers' Westchester Mortgage & Title	White Plains, N. Y.	Clarence S. McClellan	Philip S. Dean
London Guar. & Accident Co. (Ltd.), London, Eng.	Chicago, Ill.	F. W. Lawson	Manager
Loyal Protective Ins. Co.	Boston, Mass.	S. Augustus Allen	Francis R. Parks
Lloyds' Plate Glass	63 William st., New York.	W. T. Woods	C. E. W. Chambers
Maryland Casualty Co.	Baltimore, Md.	John T. Stone	Jas. F. Mitchell
Masonic Protective Assoc.	Worcester, Mass.	F. A. Harrington	F. C. Harrington
Massachusetts Accident Co.	Boston, Mass.	G. L. McNeill	I. M. Hathaway
Massachusetts Bonding	Boston, Mass.	T. J. Falvey	J. T. Burnett
Metropolitan Casualty	47 Cedar st., New York.	Eugene H. Winslow	S. Wm. Burton
National Casualty	Detroit, Mich.	W. G. Curtis	F. S. Dewey
National Surety Co.	115 Broadway, New York.	Wm. B. Joyce	D. W. Armstrong, Jr.
New Amsterdam Casualty	1 Liberty st., New York.	W. F. Moore	Geo. E. Taylor
New Jersey Plate Glass	Newark, N. J.	S. C. Hoagland	Harry C. Hedden
New York Plate Glass	42 Cedar st., New York.	Major A. White	J. Carroll French
North American Accident	Chicago, Ill.	E. C. Waller	A. E. Forrest
Ocean Accident and Guar. Corp., London, Eng.	William and John sts., N. Y.	Oscar Ising	Manager
Pacific Mutual Indemnity	Los Angeles, Cal.	Geo. I. Cochran	C. I. D. Moore
People's Surety	76 William st., New York.	John H. Sell	D. A. McCann
Philadelphia Casualty	Philadelphia, Pa.	W. Le Mar Talbot	R. G. Haseldine
Phoenix Preferred Accident	Detroit, Mich.	L. O. Chatfield	W. H. Chatfield
Preferred Accident Ins. Co.	290 Broadway, New York.	K. C. Atwood	W. C. Potter
Queens County Mortgage Co.	Jamaica, N. Y.	Lewis H. Losee	Philip S. Dean

TABLE VII — (*Concluded*)

COMPANY	Location	OFFICERS	
		President	Secretary
Ridgely Protective Association	Worcester, Mass	F. A. Harrington	Austin A. Heath
Standard Accident	Detroit, Mich	L. W. Bowen	E. A. Leonard
Title and Guarantee Co	Rochester, N. Y	Otto Kelsey	Charles I. Brooks
Title Guarantee and Surety	Scranton, Pa	L. A. Watres	John H. Law
Title Insurance Company	135 Broadway, New York	Edgar J. Levey	C. H. Burdett
Travelers	Hartford, Conn	S. C. Dunham	Louis F. Butler
Travelers Indemnity	Hartford, Conn	S. C. Dunham	John L. Way
United States Casualty Co	141 Broadway, New York	Edson S. Lott	D. G. Luckett
U. S. Fidelity and Guaranty	Baltimore, Md	John R. Bland	George R. Callis
United States Guarantee	111 Broadway, New York	Edward Rawlings	D. J. Tompkins
United States Health & Acc	Saginaw, Mich	J. B. Pitcher	J. M. Pitcher
U S. Title Guar. & Ind	20 Vesey st., New York	Geo. J. Gillespie	John E. O Brien, ass't
United Surety	Baltimore, Md	Henry G. Penniman	R. A. Dobbin, Jr.
Westchester and Bronx Title & Mtg. Guar. Co	White Plains, N. Y	Francis M. Carpenter	J. C. Stevens

New York State Casualty, Fidelity and Surety and Credit Insurance Companies

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF NEW YORK STATE COMPANIES, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1909.

AMERICAN CREDIT-INDEMNITY COMPANY OF NEW YORK

No. 302 BROADWAY, NEW YORK

[Incorporated April 28, 1893; commenced business May 1, 1893.]

E. M. TREAT, President — JOS. J. GROSS, Secretary

CAPITAL

Capital paid up in cash, $350,000

INCOME

Net premiums		$1,074,287 92
Interest:		
Bonds	$74,373 45	
On deposits	109 12	
Other sources	3,946 33	
Total		78,428 90
Premium notes previously charged off		349 83
Miscellaneous		829 22
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		4,779 78
Total Income		**$1,158,675 65**
Ledger Assets December 31, 1908		**2,084,915 31**
Total		**$3,243,590 96**

DISBURSEMENTS

Net amount paid policyholders for losses	$941,196 17
Investigating and adjusting claims	35,223 75
Commissions or brokerage, less amount received on return premiums and reinsurance	263,606 73
Salaries and all other compensation of officers, directors, trustees and home office employees	79,549 27
Salaries, traveling and all other expenses of agents not paid by commissions	48,515 19
Mercantile agencies	2,882 48
Rents	20,218 10
Expense of examination	4,935 39
State taxes on premiums	21,273 41
Insurance department licenses and fees	1,792 48
All other licenses, fees and taxes	4,974 20
Legal expenses	14,400 93
Advertising	11,313 57
Printing and stationery	6,025 22
Postage, telegraph and telephone	8,511 17
Traveling	4,642 08
Exchange	673 31
Interest and discount	4,027 73

Note: During 1909 company decreased its capital stock $650,000, that amount being carried to surplus.

Expense account		$3,685 69
Commission paid on sale of salvage assets		2,000 00
Agents' balances charged off		16,040 54
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds		2,883 03
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Premium notes uncollectible	$625 00	
Miscellaneous	75 00	
		700 00
Total Disbursements		**$1,499,070 44**
Balance		**$1,744,520 52**

LEDGER ASSETS

Book value of bonds	$1,503,773 80
Cash in company's office	83 52
Deposits in trust companies and banks *not on interest*	13,351 18
Deposits in trust companies and banks *on interest*	24,296 94
Premium notes	98,379 26
Bills receivable	19,891 72
Furniture and fixtures	44,043 40
Agents' debit balances	35,857 48
Winter account, old premium notes	3,651 69
Miscellaneous	1,191 53
Total	**$1,744,520 52**

NON-LEDGER ASSETS

Interest accrued:		
Bonds	$9,743 33	
Other assets	750 00	
Total		10,493 33
Gross Assets		**$1,755,013 85**

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$19,891 72	
Furniture and fixtures	44,043 40	
Premium notes past due	22,815 60	
Book value of bonds over market value	45,473 80	
Agents' debit balances	35,857 48	
Winter account	3,651 69	
Miscellaneous	1,191 53	
Total		172,925 22
Total admitted Assets		**$1,582,088 63**

LIABILITIES

Losses and claims:	Unadjusted	Resisted	Total
Credit	$28,227 30	$60,077 09	$88,304 39
Special reserve for credit losses on policies expiring in October, November and December, 1909			209,599 68
Special reserve for accrued losses on credit policies in force			292,587 03
Total unpaid claims and loss reserves			**$590,491 10**

Unearned premiums		$475,976 29
Commissions due or to become due on business written on or after October 1, 1909		3,283 12
Salaries, rents and miscellaneous accounts due or accrued		13,443 36
Taxes due or accrued		14,945 88
Return premiums		450 00
Advance premiums at 100 per cent		8,012 50
Agents' credit balances		3,210 75
Liability on outstanding guarantees given policyholders		22,300 00
Departments estimated liability re salvage agreement		37,968 13
Total liabilities except capital		**$1,170,061 13**
Capital	$350,000 00	
Surplus over all liabilities	62,007 50	
Surplus to policyholders		412,007 50
Total Liabilities		**$1,582,088 63**

EXHIBIT OF PREMIUMS

	Credit
In force December 31, 1908	$1,427,876 69
Written or renewed	1,844,231 01
Total	$3,272,107 70
Expired and cancelled	2,210,957 34
In force December 31, 1909	$1,061,150 36

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)	$13,375,050 86
Losses paid since organization (less reinsurance)	6,665,810 91
Cash dividends declared since organization	812,000 00
Company's stock owned by directors at par value	77,514 28
Losses and claims incurred during the year (less reinsurance)	721,439 23

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Credit	$210,594 58	$272,930 65

SCHEDULE OF BONDS OWNED

	Book value	Par value	Co. & dep't market value
City of New York (Tax Exempt) 1914 3½s	$41,160	$42,000	$41,160
City of New York (Tax Exempt) 1916 3½s	7,760	8,000	7,760
City of New York (Tax Exempt) 1954 3½s	49,000	50,000	45,000
City of New York (Tax Exempt) 1955 3½s	49,000	50,000	45,000
City of New York Brooklyn (Tax (Exempt) 1925 3½s	23,562	25,000	23,750
City of New York (Tax Exempt) 1916 4s	25,063	25,000	25,000
City of New York (Tax Exempt) 1955 4s	108,500	100,000	100,000
City of New York (Tax Exempt) 1957 4½s	214,420	200,000	222,000
City of Danville Va 1935 4s	25,375	25,000	24,500
City of Richmond Va 1935 4s	26,375	25,000	25,250
Baltimore & Ohio R. R. S. W. Division 1st mtg 1925 3½s	51,340	56,000	50,400
Chicago & Alton Ry. 1st mtg 1949 3s	25,275	30,000	22,500

	Book value	Par value	Co. & dep't market value
Colorado & Southern Ry. 1st mtg. 1929 4s	$9,099	$10,000	$9,600
Gulf & Ship Island Ry. 1st mtg. 1952 5s	25,813	25,000	24,000
Illinois Central R. R. Pur. lines 1st mtg. 1952 3½s	47,000	50,000	44,500
Mason City & Ft. Dodge R. R. 1st mtg. 1955 4s	22,875	25,000	21.500
Missouri Pacific Ry. Trust Gold 1917 5s	20,033	20,000	20,200
Missouri Pacific Ry Coll. Trust Gold 1920 5s	25,023	25,000	25,500
Missouri Kansas & Texas Ry of Texas 1st mtg. 1942 5s	17,730	17,000	17,850
Mobile & Ohio R. R. St. Louis & Cairo 1st mtg. 1931 4s	50,500	50,000	47,500
St. Louis Iron Mountain & Southern Ry. 1st mtg. 1931 5s	113,896	100,000	110,000
St. Louis Iron Mt. & Southern R. & G. Div. 1st mtg. 1933 4s	69,062	75,000	66,000
St. Louis Southwestern Ry. 1st mtg. 1989 4s	89,266	94,000	87,420
Wabash R. 1st mtg. 1939 5s	99,587	87,000	98,310
Union Depot R. R. of St. Louis 1st mtg. 1918 6s	97,813	85,000	94,350
United Railways of St. Louis 1st mtg. 1934 4s	86,380	100,000	82,000
Laclede Gas Light Co. of St. Louis 1st mtg. 1919 5s	81,067	75,000	77,250
Totals	$1,503,774	$1,474,000	$1,458,300

AMERICAN SURETY COMPANY OF NEW YORK

No. 100 BROADWAY, NEW YORK

[Incorporated April 10, 1884; commenced business April 15, 1884.]

HENRY D. LYMAN, President — H. B. ZEVELY, Secretary

CAPITAL

Capital paid up in cash, $2,500,000

INCOME

Net premiums:		
Fidelity	$1,131,138 00	
Surety	1,569,884 48	
Total		$2,701,022 48
Interest:		
Mortgage loans	$1,783 33	
Collateral loans	12,532 79	
Bonds and stocks	113,423 40	
On deposits	17,838 01	
Other sources	42 03	
Total		145,619 56
Rents		327,005 90
Checks of other parties in process of collection, December 31, 1909	$4,221 12	
Checks of other parties in process of collection, December 31, 1908	2,094 38	
		2,126 74
Premiums paid in advance, December 31, 1909.	$45,141 51	
Premiums paid in advance, December 31, 1908.	26,849 79	
		18,292 72
Increase in liability for reinsurance		1,341 20
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds	$7,464 50	
Stocks	25,497 50	
		32,962 00
Total Income		**$3,228,370 60**
Ledger Assets December 31, 1908		**6,855,436 01**
Total		**$10,083,806 61**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Fidelity	$238,584 55	
Surety	163,797 51	
Total		$402,382 06
Investigating and adjusting claims:		
Fidelity		21,233 57

Commissions or brokerage, less amount received on return premiums and reinsurance:		
Fidelity	$65,900 69	
Surety	129,889 61	
Total		$195,790 30
Salaries and all other compensation of officers, directors, trustees and home office employees		292,699 57
Salaries, traveling and all other expenses of agents not paid by commissions		576,332 02
Inspections		15,297 82
Rents		42,440 00
Repairs and expenses on real estate		185,005 70
Taxes on real estate		70,167 68
State taxes on premiums		29,782 99
Insurance department licenses and fees		14,497 71
All other licenses, fees and taxes		10,035 36
Legal expenses		5,791 14
Advertising		7,309 05
Printing and stationery		21,993 62
Postage, telegraph, telephone and express		24,468 31
Furniture and fixtures		15,259 53
Dividends to stockholders (declared during year, $312,500)		312,500 00
Interest		9,283 33
Safety deposit rents		3,000 00
Reference and guide books		1,215 50
Traveling		11,431 91
Traveling auditors		2,219 38
Supper expenses		2,282 30
Statutory requirements bureau		1,500 00
Insurance		1,044 30
Private wire service		5,434 54
Surety association expenses		1,171 52
Miscellaneous		7,075 94
Gross loss on sale or maturity of ledger assets, viz.:		
Stocks		21,005 00
Total Disbursements		**$2,309,650 15**
Balance		**$7,774,156 46**

LEDGER ASSETS

Book value of real estate			$3,166,047 91
Mortgage loans			33,333 34
Collateral loans			64,750 00
Book value of bonds, $2,247,784.68, and stocks, $1,055,481.25.			3,303,265 93
Cash in company's office			6,528 25
Deposits in trust companies and banks *not on interest*			164,282 82
Deposits in trust companies and banks *on interest*			649,545 10
Premiums in course of collection:			
	Written on or after Oct. 1	Written before Oct. 1	
Fidelity	$59,301 99	$4,013 14	
Surety	223,636 42	99,451 56	
Totals	$282,938 41	$103,464 70	386,403 11
Total			**$7,774,156 46**

NON-LEDGER ASSETS

Interest accrued:		
Mortgages	$453 34	
Bonds	25,205 20	
Other assets	216 67	
Total		$25,875 21
Rents due and accrued		11,856 01
Market and amortized value of bonds and stocks over book value		28,657 99
Gross Assets		**$7,840,545 67**

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written before October 1, 1909.	103,464 70
Total Admitted Assets	**$7,737,080 97**

LIABILITIES

Losses and claims:	Adjusted and reported	Resisted	Total	
Fidelity	$107,000 49	$17,010 10	$124,010 59	
Surety	254,339 10	180,825 34	435,164 44	
	$361,339 59	$197,835 44	$559,175 03	
Deduct reinsurance			5,237 13	
Total unpaid claims				$553,937 90
Unearned premiums:				
Fidelity			$499,212 91	
Surety			792,600 20	
Excise risks written in New York State			57,832 29	
Total				1,349,645 40
Commissions due or to become due on business written on or after October 1, 1909:				
Fidelity			$2,776 90	
Surety			8,581 29	
Total				11,358 19
Salaries, rents and miscellaneous accounts due or accrued				12,500 00
Taxes due or accrued				31,752 92
Reinsurance				1,341 20
Advance premiums at 100 per cent				45,141 51
Checks of other parties in process of collection				4,221 12
Reserved for expenses in transit				25,000 00
Total liabilities except capital				**$2,034,898 24**
Capital			$2,500,000 00	
Surplus over all liabilities			3,202,182 73	
Surplus to policyholders				5,702,182 73
Total Liabilities				**$7,737,080 97**

EXHIBIT OF PREMIUMS

	Fidelity	Surety
In force December 31, 1908	$872,810 46	$1,447,484 12
Written or renewed	1,233,221 69	1,669,575 83
Totals	$2,106,032 15	$3,117,059 95

	Fidelity	Surety
Expired and cancelled	$1,108,701 38	$1,510,588 77
In force December 31, 1909	$997,330 77	$1,606,471 18
Amount at risk December 31, 1909	276,425,045 00	365,766,292 00

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)		$25,797,206 30
Losses paid since organization (less reinsurance)		9,705,592 60
Cash dividends declared since organization		3,912,500 00
Company's stock owned by directors at par value		360,250 00
Losses and claims incurred during the year (less reinsurance):		
Fidelity	$283,409 39	
Surety	444,639 89	
Total		728,049 28

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Fidelity	$197,515 52	$13,294 34
Surety	436,851 88	38,379 36
Totals	$634,367 40	$51,673 70

SCHEDULE OF REAL ESTATE OWNED, CLASSIFIED BY STATES

State	Book and Market value
New York	$3,166,047 91

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES AND COUNTRIES

State or Country	Amount of principal unpaid
New York	$20,000 00
Mexico	13,333 34
	$33,333 34

SCHEDULE OF COLLATERAL LOANS

	Par value	Market value	Amount loaned	Interest
42 shares of the capital stock of the Lincoln National Bank of the City of New York Certificate No 554	$4,200	$7,350	$20,000	6
255 debenture bonds of $1,000 each of the Green Bay & Western R. Co.	255,000	43,350		
Tennessee Central Ry bonds	64,000	44,800	44,750	5
Totals	$323,200	$95,500	$64,750	

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Company market value	Department market value
Ala state of ser A coupon 1956 4s	$54,620	$50,000	$52,500	$52,500
Georgia state of reg 1915–16 4½s	30,296	26,000	27,300	27,300
Louisana state of new con coupon 1914 4	52,480	50,000	50,000	50,000

Bonds:	Book value	Par value	Company market value	Department market value
Mexico Int Redeem debt coupon 3s	$104,196	$117,850	$114,315	$114,315
New Brunswick province of reg 1939 3s	9,700	10,000	8,500	8,500
Tennessee state of reg 1913 3s	25,711	30,000	29,100	29,100
Virginia state of funded debt reg 1991 3s	18,480	28,000	26,040	26,040
Columbia District of reg 1924 3.65s	489,500	430,000	460,100	460,100
Columbus O city of reg 1945 4s	30,450	30,000	30,600	30,600
New York N Y city of con stock reg 1915 3s	25,187	25,000	23,750	23,750
New York N Y city of con stock reg 1920 3s	75,563	75,000	68,250	68,250
New York N Y city of cor stock reg 1929 3½s	54,875	50,000	46,500	46,500
New York N Y city of cor stock reg 1953 3½s	24,438	25,000	22,500	22,500
New York N Y city of cor stock reg 1956 4s	100,625	100,000	100,000	100,000
Portland O city hall coup 1922 5s	60,385	50,000	54,000	54,000
Salt Lake City U rid coup 1918 4s	26,375	25,000	24,750	24,750
C N R Co 1st mtg gold coupon 1930 4s	100,254	97,333	99,280	99,280
C & A R Co gold coupon 1950 3½s	42,875	50,000	37,500	37,500
C M & St P R Co 1934 4s	95,000	100,000	94,000	94,000
T C R R Co gold coupon 1954 5s	300,000	380,000	266,000	266,000
Am T Co N Y gold coupon 1951 4s	145,030	200,000	156,000	156,000
Am T Co N Y gold coupon 1944 6s	224,250	200,000	214,000	214,000
N Y G E L H & P Co 1st mtg gld coupon 1948 5s	108,870	100,000	103,000	103,000
N Y T Co 1st & gen mtg gold snk fund 1939 4½s	48,625	50,000	49,000	49,000
Stocks:				
1,000 C M & St P R Co pfd	132,350	100,000	172,000	172,000
1,000 C & P R Co gtd	88,750	50,000	88,000	88,000
300 L S N R R & C Co gtd	17,700	15,000	17,400	17,400
1,200 N Y C & H R R R Co	163,000	120,000	152,400	152,400
Rights to 1200 shares of above	.....	.....	7,500	7,200
500 N P R R Co	69,425	50,000	73,000	73,000
2,500 N P R Co	174,856	125,000	174,250	171,250
30% or $15 per share on 625 shares of P R R Co stock	9,375	9,375	20,937	20,000
500 P Ft W & C R R Co 7s gtd	88,250	50,000	88,000	88,000
2,000 Am T Co pfd (Sold Dec 31 1899 for January delivery	190,900	200,000	194,000	194,000
500 C G Co of N Y	100,875	50,000	80,000	80,000
100 M T Co of N Y	20,000	10,000	53,100	53,100
Totals	$3,303,266	$3,078,558	$3,274,572	$3,273,325

CASUALTY COMPANY OF AMERICA

No. 52 WILLIAM STREET, NEW YORK

[Incorporated and commenced business September 23, 1903]

EDWIN W. DE LEON, President NICHOLAS W. MULLER, Secretary

CAPITAL

Capital paid up in cash, $500,000

INCOME

Net premiums:		
Accident and health	$316,073 58	
Liability	1,136,599 75	
Workmen's collective	70,218 57	
Plate glass	192,100 67	
Steam boiler	112,364 58	
Installment	29,464 60	
Fly wheel	3,681 65	
Total		$1,860,503 40
Policy fees required or represented by applications		1,369 00
Inspections		230 75
Interest:		
Bonds and stocks	$57,256 79	
On deposits	4,135 20	
Other sources	17 54	
Total		61,409 53
Allowance for taxes on New York State bonds		2,500 00
Gross profit on sale or maturity of ledger assets, viz.:		
Stocks		44,373 24
Total Income		**$1,970,385 92**
Ledger Assets December 31, 1908		**1,544,557 34**
Total		**$3,514,943 26**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident and health	$114,367 53	
Liability	355,749 23	
Plate glass	58,001 92	
Steam boiler	29,891 63	
Installment	11,132 71	
Workmen's collective	27,226 98	
Total		$596,370 00

Investigating and adjusting claims:		
Accident	$7,194 51	
Liability	199,605 08	
Steam boiler	1,565 19	
Installment	92 25	
Workmen's collective	3,113 43	
Total		$211,570 46
Policy fees retained by agents		54 15
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident	$90,481 13	
Liability	232,833 96	
Contingent	3,187 13	
Installment	5,092 85	
Plate glass	57,835 85	
Steam boiler	28,728 86	
Fly wheel	1,097 06	
Workmen's collective	7,195 44	
Total		426,452 28
Salaries and all other compensation of officers, directors, trustees and home office employees		124,726 64
Salaries, traveling and all other expenses of agents not paid by commissions		25,481 42
Medical examiners' fees and salaries		1,500 00
Inspections		60,084 88
Rents		12,530 31
State taxes on premiums		20,564 64
Insurance department licenses and fees		3,429 07
All other licenses, fees and taxes		2,887 29
Legal expenses		3,450 58
Advertising		2,426 90
Printing and stationery		8,368 77
Postage, telegraph, telephone and express		9,759 09
Furniture and fixtures		853 39
Dividends to stockholders (declared during year, $30,000)		30.000 00
Miscellaneous		934 65
Advances to agents and solicitors		15,588 95
Banks, subscriptions, commercial associations dues and fees		1,532 07
Furniture repairs, blank books and reports		1,350 51
Maps and guides		301 45
Entertaining agents at home office		788 69
Advertising, distribution of wallets, etc		1,110 95
Towels, filter and ice		260 23
Annual audit		700 00
Telephone		261 35
New York Insurance Department examination		629 82
Agents' balances charged off		299 08
Total Disbursements		**$1,564,267 62**
Balance		**$1,950,675 64**

LEDGER ASSETS

Book value of bonds, $920,367, and stocks, $282,267.46	$1,202,634 46
Cash in company's office	5,893 89
Deposits in trust companies and banks *not on interest*	1,529 56
Deposits in trust companies and banks *on interest*	339,319 48

	Written on or after Oct. 1	Written before Oct. 1	
Premiums in course of collection:			
Accident and health	$68,302 18	$1,395 83	
Liability	239,025 80	4,158 88	
Workmen's collective	32,222 69	11 19	
Plate glass	30,584 94	113 29	
Steam boiler	21,408 88	161 07	
Installment	796 00	.....	
Fly wheel	585 49	32 01	
Totals	$392,925 98	$5,872 27	
			$398,798 25
Allowance for taxes on New York State bonds			2,500 00
Total			**$1,950,675 64**

NON-LEDGER ASSETS

Interest due and accrued on bonds		13,510 43
Due for reinsurance on losses paid		888 51
Gross Assets		**$1,965,074 58**

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written before October 1, 1909	$5,872 27	
Book value of stocks over market value and bonds over amortized value	2,858 67	
Total		8,730 94
Total admitted Assets		**$1,956,343 64**

LIABILITIES

Losses and claims:	Adjusted	Unadjusted and reported	Resisted	Total
Accident and health	$820 50	$24,893 76	$17,600 00	$42,814 26
Installment	.....	1,800 00	.....	1,800 00
Plate glass	5,284 61	1,560 66	.....	6,845 27
Steam boiler	.....	5,100 00	.....	5,100 00
Workmen's collective	765 81	4,114 19	.....	4,880 00
	$6,870 92	$36,968 61	$17,600 00	$61,439 53

Deduct reinsurance	6,628 70	
Net unpaid claims except liability claims	$54,810 83	
Special reserve for unpaid liability losses	358,893 87	
Total unpaid claims and loss reserves		$413,704 70
Unearned premiums:		
Accident and health	$131,267 60	
Liability	419,427 38	
Plate glass	85,657 34	
Steam boiler	116,839 23	
Fly wheel	5,212 78	
Workmen's collective	15,245 09	
Total		773,649 42

Commissions due or to become due on business written on or after October 1, 1909:		
Accident	$10,719 67	
Liability	55,985 13	
Plate glass	10,752 59	
Steam boiler	5,788 68	
Fly wheel	140 12	
Workmen's collective	5,532 85	
Installment	238 80	
Total		$89,157 84
Salaries, rents and miscellaneous accounts due or accrued		1,016 51
Taxes due or accrued		20,521 34
Reinsurance		9,113 82
Total liabilities except capital		**$1,307,163 63**
Capital	$500,000 00	
Surplus over all liabilities	149,180 01	
Surplus to policyholders		649,180 01
Total Liabilities		**$1,956,343 64**

EXHIBIT OF PREMIUMS

	Accident	Fly wheel	Liability
In force December 31, 1908	$283,932 32	$11,889 77	$761,533 47
Written or renewed	452,105 76	4,796 15	1,270,562 22
Totals	$736,038 08	$16,685 92	$2,032,095 69
Expired and cancelled	446,474 21	3,082 25	1,182,211 71
Balance	$289,563 87	$13,603 67	$849,883 98
Reinsurance	27,028 67	.....	12,812 25
Net in force Dec. 31, 1909	$262,535 20	$13,603 67	$837,071 73

	Workmen's collective	Plate glass
In force December 31, 1908	$10,052 73	$136,819 32
Written or renewed	77,885 09	214,245 52
Totals	$87,937 82	$351,064 84
Expired and cancelled	57,447 64	182,209 28
In force December 31, 1909	$30,490 18	$168,855 56

	Steam boiler	Installment
In force December 31, 1908	$251,515 77	.....
Written or renewed	140,205 46	$29,536 10
Totals	$391,721 23	$29,536 10
Expired and cancelled	153,409 14	29,536 10
Balance	$238,312 09	$.....
Reinsurance	430 48	.....
Net in force December 31, 1909	$237,881 61	$.....

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)		$8,170,542 71
Losses paid since organization (less reinsurance)		3,197,609 43
Cash dividends declared since organization		90,000 00
Company's stock owned by directors at par value		391,000 00
Losses and claims incurred during the year (less reinsurance:		
Accident	$117,479 50	
Liability	485,072 00	
Plate glass	63,449 24	
Steam boiler	16,658 48	
Workmen's collective	21,105 76	
Installment	10,408 71	
		714,173 69

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident and health	$92,901 86	$44,806 91
Liability	397,834 17	195,431 05
Plate glass	98,689 10	32,943 61
Steam boiler	24,533 01	8,707 96
Installment	24,989 95	8,645 71
Fly wheel	922 32	.....
Workmen's collective	22,147 16	1,081 08
Totals	$662,017 57	$291,616 34

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Company market value	Department market value
City of Cleveland O reg 1920 4s	$51,750	$50,000	$50,500	$50,500
Massachusetts state reg 1944 3½s	158,812	150,000	148,500	144,000
N Y State cert 1958 3s	254,063	250,000	256,875	257,500
B & M R R Co 1929 4½	26,187	25,000	26,250	26,250
C M & St P R Co 1934 4s	23,688	25,000	23,500	23,500
H & M R R Co 1957 4½s	50,000	50,000	42,500	41,500
H & M R R Co gold notes 1910 6s	4,875	5,000	5,025	5,000
Inter R O Co gold notes 1911 6s	25,969	25,000	25,906	26,000
K C S R Co gold 1950 5s	45,469	45,000	46,237	46,350
L S & M S Ry Co 1931 4s	26,491	30,000	28,800	28,500
L S & M S R Co notes 1910 5s	6,974	7,000	7,000	7,000
M C R Co notes 1910 5s	4,981	5,000	5,000	5,000
N Y C & H R R R Co notes 1910 5s	12,951	13,000	13,000	13,000
Penn Co 1931 4s	30,075	30,000	29,400	29,400
P C C & St L Ry Co 1953 4s	51,687	50,000	50,000	50,000
So P R R Co 1955 4s	48,750	50,000	47,375	47,500
W P R Co 1933 5s	24,594	25,000	24,438	24,250
Illinois S Co 1913 5s	24,677	25,000	25,062	25,000
N Y Tel Co 1939 4½s	24,249	25,000	24,563	24,500
Pub Ser Cor 1959 5s	24,125	25,000	24,125	24,000
Stocks:				
300 C & N R Co	56,003	30,000	55,500	55,500
1000 Man El R Co	147,551	100,000	141,000	141,000
324 M St P & S S M R Co pfd	45,249	32,400	50,868	50,868
48 M St P & S S M R Co com	4,800	4,800	6,816	6,816
306 W U Tel Co	28,664	30,600	23,868	23,868
125 H & M Co com stock (recd as bonus)	.....	12,500	3,125	3,125
Totals	$1,202,634	$1,120,300	$1,185,233	$1,179,927

THE EMPIRE STATE SURETY COMPANY

No. 192 MONTAGUE STREET, BROOKLYN, N. Y.

Executive office, 84 William street, New York

[Incorporated January 30, 1901; commenced business April 12, 1901.]

WILLIAM M. TOMLINS, JR., President GEORGE L. SMITH, Secretary

CAPITAL

Capital paid up in cash, $500,000

INCOME

Net premiums:		
Accident	$92,508 34	
Health	48,841 29	
Liability	274,852 11	
Fidelity	123,059 51	
Surety	519,101 58	
Plate glass	97,408 11	
Steam boiler	6,582 12	
Burglary and theft	94,449 98	
Sprinkler	7,924 42	
Workmen's collective	4,603 03	
Total		$1,269,330 49
Interest:		
Mortgage loans	$11,794 57	
Bonds and stocks	26,965 00	
On deposits	2,636 06	
Other sources	724 23	
Total		42,119 86
Rents		515 29
Gross profit on sale or maturity of ledger assets viz.:		
Bonds		2,604 17
Total Income		**$1,314,569 81**
Ledger Assets December 31, 1908		**1,285,191 38**
Total		**$2,599,761 19**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident	$61,904 06	
Health	15,334 22	
Liability	49,684 17	
Fidelity	8,484 22	
Surety	109,556 50	
Plate glass	34,405 79	

Steam boiler	$475 75	
Burglary and theft	34,528 54	
Sprinkler	2,880 62	
Workmen's collective	3,860 89	
Total		$321,116 76
Investigating and adjusting claims:		
Accident	$3,595 08	
Health	1,068 15	
Liability	39,556 32	
Fidelity	3,526 38	
Surety	37,312 78	
Plate glass	1,095 67	
Steam boiler	114 50	
Burglary and theft	2,323 67	
Sprinkler	42 75	
Workmen's collective	1,220 45	
Total		89,855 75
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident	$30,584 19	
Health	14,719 40	
Liability	56,907 02	
Fidelity	22,607 41	
Surety	83,833 74	
Plate glass	27,104 70	
Steam boiler	1,288 60	
Burglary and theft	22,538 89	
Sprinkler	1,361 32	
Workmen's collective	799 00	
Total		261,744 27
Salaries and all other compensation of officers, directors, trustees and home office employees		104,912 35
Salaries, traveling and all other expenses of agents not paid by commissions		57,402 72
Inspections		10,313 63
Rents		25,491 23
Repairs and expenses on real estate		614 03
Taxes on real estate		1,154 12
State taxes on premiums		13,585 22
Insurance department licenses and fees		6,974 42
Legal expenses		1,088 74
Advertising		29,192 98
Printing and stationery		17,133 96
Postage, telegraph, telephone and express		14,458 58
Furniture and fixtures		2,815 69
Accountants fees		1,350 00
Association dues		2,317 00
Commercial agencies		4,023 87
Bonded employees and agents		840 36
Ice water and towels		364 93
Cigars		188 50
Storage, boxes, etc		425 04
Safe deposit boxes		297 02
Maps		100 00
Signs		92 00
Recording certificates		155 76
Carpenter repairs, etc		320 81
Interest and exchange		30 58

Sundries	$5,453 07
Branch office sundries	5,641 81
Traveling	3,967 95
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	1,375 00
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds (including $1,948.58 for amortization of premiums)	1,948 58
Total Disbursements	**$986,746 73**
Balance	**$1,613,014 46**

LEDGER ASSETS

Book value of real estate			$87,978 94
Mortgage loans			254,460 32
Collateral loans			22,958 40
Book value of bonds, $593,398.49 less $1,948.58 amortization adjustment and stocks, $144,275			735,724 91
Cash in company's office			24,735 38
Deposits in trust companies and banks *not on interest*			39,658 03
Deposits in trust companies and banks *on interest*			27,196 87
Premiums in course of collection:			
	Written on or after Oct. 1	Written before Oct. 1	
Accident	$6,697 83	$862 94	
Health	14,307 72	617 59	
Liability	51,727 69	15,540 55	
Fidelity	12,050 50	14,919 26	
Surety	68,995 24	80,434 50	
Plate glass	19,854 86	289 62	
Sprinkler	747 75	1,998 97	
Burglary and theft	22,775 36	847 03	
Workmen's collective	710 10	702 09	
Totals	$197,867 05	$116,212 55	314,079 60
Bills receivable, $17,291.95; accounts receivable, $7,588.97			24,880 92
Agency balances			13,449 65
Rent paid in advance			2,000 00
Judgment against city of Denver paid January 18, 1910			15,004 06
Sundry ledger accounts			47,246 42
Cash in suspended banks			3,640 96
Total			**$1,613,014 46**

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages	$5,475 07	
Bonds	6,015 81	
Collateral loans	298 46	
Other assets	27 66	
Total		11,817 00
Rents due and accrued		883 34
Due for reinsurance or losses paid		295 47
Gross Assets		**$1,626,010 27**

DEDUCT ASSETS NOT ADMITTED

Bills receivable, $17,291.95; accounts receivable, $7,588.97	$24,880 92	
Mortgage loans — other than first liens	4,919 55	
Premiums in course of collection written before October 1, 1909	116,212 55	
Book value of ledger assets over market value, viz.:		
Real estate	7,200 76	
Stocks	25,865 00	
Sundry ledger accounts	47,246 42	
Agents balances	13,449 65	
Cash in suspended banks	3,640 96	
Total		$243,415 81
Total admitted Assets		**$1,382,594 46**

LIABILITIES

Losses and claims	Adjusted	Unadjusted and reported	Resisted	Total
Accident	$709 16	$7,423 73	$750 00	$8,882 89
Health	893 15	2,472 77	250 00	3,615 92
Fidelity	.....	25,382 35	10,425 34	35,807 69
Surety	579 40	79,508 19	26,877 40	106,964 99
Plate glass	.....	3,200 19	175 00	3,375 19
Steam boiler	.....	25 00	.....	25 00
Burglary and theft	36 50	8,147 20	700 00	8,883 70
Workmen's collective	.....	400 84	.....	400 84
	$2,218 21	$126,560 27	$39,177 74	$167,956 22
Deduct reinsurance				1,499 45
Net unpaid claims except liability claims				$166,456 77
Special reserve for unpaid liability losses				41,274 37
Total unpaid claims and loss reserves				$207,731 14

Unearned premiums:		
Accident	$30,191 70	
Health	15,354 85	
Liability	101,838 43	
Fidelity	48,239 63	
Surety	184,011 36	
Plate glass	44,250 39	
Steam boiler	5,662 66	
Burglary and theft	52,824 40	
Sprinkler	4,010 32	
Workmen's collective	890 37	
Total		487,274 11
Commissions due or to become due on business written on or after October 1, 1909:		
Accident	$2,372 83	
Health	5,224 51	
Liability	13,784 15	
Fidelity	1,801 27	
Surety	12,145 12	
Plate glass	6,846 68	
Burglary and theft	5,662 26	
Sprinkler	186 68	
Workmen's collective	177 52	
Total		48,201 02

Salaries, rents and miscellaneous accounts due or accrued...		$8,982 85
Taxes due or accrued		13,000 00
Due and to become due for borrowed money		3,500 00
Reinsurance		3,947 80
Coinsurance		5,728 73
Due for advance to adjusters and special agents		3,289 24
Total liabilities except capital		**$781,654 89**
Capital	$500,000 00	
Surplus over all liabilities	100,939 57	
Surplus to policyholders		600,939 57
Total Liabilities		**$1,382,594 46**

EXHIBIT OF PREMIUMS

	Accident	Health	Liability
In force December 31, 1908	$66,342 23	$31,151 86	$182,595 11
Written or renewed	120,171 08	58,715 38	294,585 41
Totals	$186,513 31	$89,867 24	$477,180 52
Expired and cancelled	115,182 46	54,081 71	267,193 45
Balance	$71,330 85	$35,785 53	$209,987 07
Reinsurance	6,614 74	1,643 65	1,611 25
Net in force December 31, 1909	$64,716 11	$34,141 88	$208,375 82

	Fidelity	Surety	Plate glass
In force December 31, 1908	$73,351 40	$317,406 84	$77,570 94
Written or renewed	134,083 17	473,357 63	110,074 02
Totals	$207,434 57	$790,764 47	$187,644 96
Expired and cancelled	93,197 15	404,227 86	104,816 25
Balance	$114,237 42	$386,536 61	$82,828 71
Reinsurance	8,891 93	45,993 15	18 14
Net in force December 31, 1909	$105,345 49	$340,543 46	$82,810 57
Amount at risk December 31, 1909	47,950,555 24	68,550,466 20	.....

	Sprinkler	Steam boiler	Burglary and theft	Workmen's collective
In force December 31, 1908	$1,687 90	$11,255 17	$92,496 27	$2,706 70
Written or renewed	10,500 21	7,234 68	127,558 68	5,639 77
Totals	$12,188 11	$18,489 85	$220,054 95	$8,346 47
Expired and cancelled	4,086 90	7,732 31	103,766 94	6,798 89
Balance	$8,101 21	$10,757 54	$116,288 01	$1,547 58
Reinsurance	.....	.....	20,320 88	.....
Net in force December 31, 1909	$8,101 21	$10,757 54	$95,967 13	$1,547 58

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)		$4,227,156 77
Losses paid since organization (less reinsurance)		$1,321,808 36
Cash dividends declared since organization		208,125 00
Company's stock owned by directors at par value		126,500 00
Losses and claims incurred during the year (less reinsurance):		
Accident	$62,455 56	
Health	11,988 42	
Liability	87,706 52	
Fidelity	19,440 79	
Surety	166,569 08	

Plate glass	$34,008 41	
Steam boiler	602 75	
Burglary and theft	31,148 37	
Sprinkler	2,923 37	
Workmen's collective	4,351 72	
Total		$421,189 99

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident	$18,981 38	$19,423 78
Health	8,348 30	3,101 87
Liability	93,167 27	12,688 81
Fidelity	29,962 76	4,287 35
Surety	137,231 09	90,154 45
Plate glass	38,558 93	15,291 14
Steam boiler	1,580 45	.....
Burglary and theft	31,160 47	20,083 91
Sprinkler	531 19	.....
Workmen's collective	542 60	30 75
Totals	$360,064 44	$165,062 06

SCHEDULE OF REAL ESTATE OWNED, CLASSIFIED BY STATES

STATE	Book value	Market value
California	$4,988 89	$4 988 89
Indiana	6,050 00	6,050 00
Illinois	12,625 00	12,625 00
Maryland	2,990 00	2,990 00
Minnesota	120 00	120 00
New Jersey	1,954 29	1,954 29
New York	59,250 76	52,050 00
Totals	$87,978 94	$80,778 18

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

State	Amount of principal unpaid
Indiana	$230 13
New York	248,900 00
Washington	5,330 19
Total	$254,460 32

SCHEDULE OF COLLATERAL LOANS

	Market value	Amount loaned	Interest
Deed from Oliver Johnson and wife, property on west corner of Fourth avenue and 92d street, Brooklyn, 117x110 feet 7 inches, by 115x180	$9,750	$22,958	6
Deed from Wm. H. Voorhees and wife, property on west corner of Fifth avenue and 92d street, Brooklyn, 192x113x161x109.	18,000		
Deed from Wm. Voorhees and wife, property on south side of Fifth avenue and 100 feet west of 94th street, Brooklyn	4,000		
Totals	$31,750	$22,958	

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Co. & dep't market value
New York city Rapid Transit cons 1951 3½.	$51,875	$50,000	$45,000
New York city street & park opening 1916 4s.	100,625	100,000	100,000
New York city corporate stock 1957 4s.....	1,000	1,000	1,000
New York city docks and ferries 1952 3½s.	102,790	100,000	90,000
New York city Rapid Transit 1952 3½s.....	9,971	10,000	9,000
Cleveland Ohio bridge 1926 4s.....	50,500	50,000	51,000
City of Richmond Va 1941 4s.....	24,969	25,000	25,250
Brooklyn City R R Co 1941 5s.....	10,362	10,000	10,300
Brooklyn Rapid Transit 1st rfdg 2002 4s...	2,269	3,000	2,610
Brooklyn Rapid Transit 50-yr 1945 5s.....	10,175	10,000	10,500
Colorado & Midland R R Co 1st gold 1947 4s.	4,530	6,000	4,860
Colorado & Southern R R Co rfdg & ext mtg 1935 4½s	9,812	10,000	9,800
Kansas City Southern Ry coll gold note 1912 5s	14,252	15,000	15,000
Manhattan Ry Co gold cons. mtg 1990 4s...	14,794	15,000	14,700
National Rys of Mex 50 yr skg fd 1957 4½s	9,148	10,000	9,500
Pennsylvania R R Co gold conv 1915 3½s...	9,075	10,000	9,700
St Louis & San Francisco R R rfdg mtg 1951 4s	8,512	10,000	8,500
St Louis Southwestern Ry Co 1st cons. mtg 1932 4s	15,825	20,000	16,000
Texas & Pacific Ry Co temp equip ser "A A" 1915 5s	4,716	5,000	5,050
Texas & Pacific Ry Co temp equip ser "AA" 1916 5s	9,400	10,000	10,100
Texas & Pacific Ry Co 1st mtg 2000 5s.....	11,812	10,000	11,100
Third Ave R R Co 2000 4s.....	9,863	10,000	6,900
Western Maryland R R Co 1952 4s.....	7,912	10,000	8,600
Chi Rock Island & Pac Ry 1st rfdg 1934 4s.	18,575	20,000	18,200
Chesapeake & Ohio Ry Co gen fdg & imp mtg 1929 5s	15,319	15,000	15,750
Chicago Mil & St Paul Ry Co 25-yr gold 1934 4s	9,500	10,000	9,400
Denver & Rio Grande R R 1st rfdg & mtg 1955 5s	4,872	5,000	4,700
American Tobacco Co 40-yr gold 1944 6s...	20,795	20,000	21,400
Colorado Fuel & Iron Co. conv 1911 5s.....	9,837	10,000	9,500
United States Steel Corp skg fd 60-yr 1963 5s	20,813	20,000	21,000
Stocks:			
500 Erie R R Co 1st pfd.....	40,062	50,000	25,500
205 Missouri Pacific Ry Co.....	21,975	20,500	14,760
50 Brooklyn City R R Co.....	9,575	5,000	9,850
100 Brooklyn Union Gas Co.....	12,250	10,000	16,200
300 Corn Products Refining Co pfd.....	32,388	30,000	26,100
100 International Paper Co pfd.....	8,750	10,000	6,200
100 Kings County Electric Light & Power Co.	12,037	10,000	13,000
200 Union Ferry Co.....	7,238	20,000	6,800
Totals	$757,673	$755,500	$692,830

FIDELITY AND CASUALTY COMPANY OF NEW YORK

No. 92 LIBERTY STREET AND 97 CEDAR STREET, NEW YORK

[Incorporated March 17, 1876; commenced business May 1, 1876.]

GEORGE F. SEWARD, President ROBERT J. HILLAS, Secretary

CAPITAL

Capital paid up in cash, $1,000,000

INCOME

Net premiums:		
Accident	$1,985,904 10	
Health	1,363,282 30	
Liability	2,270,772 71	
Fidelity	413,767 31	
Fly wheel	100,412 15	
Plate glass	440,989 96	
Steam boiler	454,865 76	
Burglary and theft	667,578 18	
Workmen's collective	23,823 06	
Total		*$7,721,395 53
Interest:		
Collateral loans	$712 05	
Bonds and stocks	277,641 24	
On deposits	5,845 29	
Other sources	735 58	
Total		284,934 16
Rents		65,167 73
Unearned premiums returned for reserve under contract with Munich Reinsurance Company		4,339 59
Fidelity insurance fund — subscriptions from agents and employees		1,296 40
Profit and loss		305 21
Premiums paid in advance		2,500 00
From other sources		664 66
Gross profit on sale or maturity of ledger assets, viz.:		
Stocks		4,215 00
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds (including $3,320.04 for accrual of discount)		3,320 04
Total Income		**$8,088,138 32**
Ledger Assets December 31, 1908		**7,423,390 02**
Total		**$15,511,528 34**

* These "Net Premiums" are not the writings of the year solely, but are the writings of the year plus the net premiums unpaid December 31, 1908. The net cash received for premiums in 1909 was:

Accident	$1,805,246 66	Burglary and theft	$585,958 28
Health	1,075,502 00	Fly-wheel	86,260 87
Liability	1,936,272 83	Workmen's collective	16,088 36
Fidelity	361,545 44		
Plate glass	382,521 64	Total	$6,629,080 14
Steam-boiler	379,634 06		

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident	$778,699 47	
Health	477,179 87	
Liability	759,505 60	
Fidelity	53,726 62	
Fly wheel	8,041 53	
Plate glass	113,525 75	
Steam boiler	39,302 02	
Burglary and theft	201,993 46	
Workmen's collective	8,693 04	
Total		$2,440,667 36
Investigating and adjusting claims:		
Accident	$57,595 70	
Health	35,079 95	
Liability	330,830 65	
Fidelity	14,967 43	
Fly wheel	1,282 48	
Plate glass	12,904 15	
Steam boiler	5,770 12	
Burglary and theft	28,813 54	
Workmen's collective	1,305 68	
Total		488,549 70
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident	$625,763 80	
Health	358,953 27	
Liability	432,208 79	
Fidelity	55,669 48	
Fly wheel	16,233 90	
Plate glass	117,302 65	
Steam boiler	82,129 28	
Burglary and theft	144,765 08	
Workmen's collective	2,754 79	
Total		1,835,781 04
Salaries and all other compensation of officers, directors, trustees and home office employees		505,877 76
Salaries, traveling and all other expenses of agents not paid by commissions		368,887 05
Medical examiners' fees and salaries		6,868 89
Inspections		223,747 15
Rents		49,970 09
Repairs and expenses on real estate		31,835 67
Taxes on real estate		17,599 88
State taxes on premiums		102,893 61
Insurance department licenses and fees		12,220 61
All other licenses, fees and taxes		7,612 44
Legal expenses		5,104 34
Advertising		20,741 67
Printing and stationery		87,712 07
Postage, telegraph, telephone and express		38,709 83
Furniture and fixtures		4,839 42
Dividends to stockholders (declared during year, $170,000)		170,000 00
Exchange and collection fees		2,475 64
Subscriptions		1,182 47
Interest paid Munich Reinsurance Co. under contract		1,909 37
Suspense account		100 08
Premiums paid in advance, December 31, 1908		18,904 03

Profit and loss	$1,906 75
Sundries	19,591 22
Agents' balances charged off	602 73
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds (including $47,655.43 for amortization of premiums)	47,655 43
Total Disbursements	**$6,513,946 30**
Balance	**$8,997,582 04**

LEDGER ASSETS

Book value of real estate		$1,232,285 23
Collateral loans		177,500 00
Book value of bonds, $2,791,898.16 less $44,335.39 amortization adjustment, and stocks, $3,595,268.49		6,342,831 26
Cash in company's office		3,875 75
Deposits in trust companies and banks *not on interest*		36,771 53
Deposits in trust companies and banks *on interest*		20,165 14
Premiums in course of collection:		
	Written on or after Oct. 1 / Written before Oct. 1	
Accident	$146,167 88 / $29,598 99	
Health	258,220 55 / 27,679 92	
Liability	260,339 98 / 69,601 07	
Fidelity	29,781 46 / 20,682 58	
Workmen's collective	6,614 07 / 1,120 63	
Plate glass	54,667 04 / 2,509 76	
Steam boiler	68,667 99 / 6,262 78	
Burglary and theft	71,834 61 / 5,575 77	
Fly wheel	13,938 23 / 198 05	
Totals	$910,231 81 / $163,229 55	1,073,461 36
Agents' balances and sundry ledger accounts		110,691 77
Total		**$8,997,582 04**

NON-LEDGER ASSETS

Interest accrued:		
Bonds	$39,076 63	
Collateral loans	73 40	
Other assets	250 48	
Total		39,400 51
Rents accrued		426 28
Market value of stocks over book value		835,436 51
Gross Assets		**$9,872,845 34**

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written before October 1, 1909	$163,229 55	
Agents' balances and sundry ledger accounts	110,691 77	
Total		273,921 32
Total admitted Assets		**$9,598,924 02**

LIABILITIES

Losses and claims:	Unadjusted and reported	Resisted	Total
Accident	$331,050 01	$79,850 00	$410,900 01
Health	174,434 42	6,025 00	180,459 42
Fidelity	34,290 33	23,681 44	57,971 77
Plate glass	13,011 41	800 00	13,811 41
Steam boiler	26,505 00	750 00	27,255 00
Burglary and theft	39,654 00	14,238 00	53,892 00
	$618,945 17	$125,344 44	$744,289 61
Deduct reinsurance			1,809 71
Net unpaid claims except liability claims			$742,479 90
Special reserve for unpaid liability losses			1,008,242 43
Total unpaid claims and loss reserves			$1,750,722 33
Unearned premiums:			
Accident		$994,357 27	
Health		570,934 14	
Liability		939,020 46	
Fidelity		146,112 18	
Plate glass		196,010 68	
Steam boiler		416,055 24	
Burglary and theft		382,499 80	
Excise risks written in New York State		51,901 98	
Fly wheel		92,120 61	
Workmen's collective		10,462 18	
Total			3,799,474 54
Commissions due or to become due on business written on or after October 1, 1909:			
Accident		$50,661 79	
Health		86,194 02	
Liability		58,107 89	
Fidelity		4,586 34	
Plate glass		16,760 92	
Steam boiler		14,852 88	
Burglary and theft		17,750 33	
Fly wheel		2,623 18	
Workmen's collective		1,132 33	
Total			252,669 68
Salaries, rents and miscellaneous accounts due or accrued			53,128 40
Taxes due or accrued			100,000 00
Reinsurance			7,608 55
Advance premiums at 100 per cent			2,500 00
Fidelity insurance fund			11,088 22
Unearned premiums retained under contract with Munich Reinsurance Company			51,817 21
Suspense accounts			3,552 72
All other			2,132 47
Total liabilities except capital			**$6,034,694 12**
Capital		$1,000,000 00	
Surplus over all liabilities		2,564,229 90	
Surplus to policyholders			3,564,229 90
Total admitted Assets			**$9,598,924 02**

EXHIBIT OF PREMIUMS

	Accident	Health	Liability
In force December 31, 1908	$1,902,829 25	$1,036,704 40	$1,690,674 85
Written or renewed	2,828,987 99	1,679,217 97	2,400,489 70
Totals	$4,731,817 24	$2,715,922 37	$4,091,164 55
Expired and canceled	2,740,598 96	1,574,061 16	2,228,095 11
Balance	$1,991,218 28	$1,141,861 21	$1,863,069 44
Reinsurance	169 95		79 79
Net in force December 31, 1909	$1,991,048 33	$1,141,861 21	$1,862,989 65

	Fidelity	Fly wheel	Plate glass
In force December 31, 1908	$369,882 02	$167,985 08	$368,449 93
Written or renewed	452,675 76	114,448 26	496,653 90
Totals	$822,557 78	$282,433 34	$865,103 83
Expired and canceled	461,504 45	102,637 12	472,851 93
Balance	$361,053 33	$179,796 22	$392,251 90
Reinsurance	6,330 47		153 61
Net in force December 31, 1909	$354 722 86	$179,796 22	$392,098 29
Amount at risk December 31, 1909	86,699,883 70		

	Steam boiler	Burglary and theft	Workingmen's collective
In force December 31, 1908	$772,727 15	$750,678 87	$24,771 33
Written or renewed	566,484 87	762,438 61	18,668 98
Totals	$1,339,212 02	$1,513,117 48	$43,440 31
Expired and canceled	533,293 20	738,567 21	22,515 97
Balance	$805,918 82	$774,550 27	$20,924 34
Reinsurance		4,596 00	
Net in force December 31, 1909	$805,918 82	$769,954 27	$20,924 34

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)		$81,912,096 98
Losses paid since organization (less reinsurance)		31,636,503 21
Cash dividends declared since organization		1,533,750 00
Stock dividends declared since organization		750,000 00
Company's stock owned by directors at par value		391,700 00
Losses and claims incurred during the year (less reinsurance):		
Accident	$1,084 820 04	
Health	577,598 00	
Liability	1,093,381 98	
Fidelity	91,055 29	
Plate glass	132,787 84	
Steam boiler	62,482 08	
Burglary and theft	253,802 48	
Fly wheel	5,470 70	
Workmen's collective	8,612 95	
Total		3,310,011 45

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident	$526,598 89	$221,008 44
Health	383,430 57	167,748 22
Liability	618,547 36	244,543 77
Fidelity	209,683 04	43,358 42
Plate glass	125,824 59	35,582 37
Steam boiler	73,977 39	6,111 01
Burglary and theft	217,206 32	75,776 05
Fly wheel	7,329 87	
Workmen's collective	42 50	22 50
Totals	$2,162,640 53	$794,150 78

SCHEDULE OF REAL ESTATE OWNED, CLASSIFIED BY STATES

State	Book and market value
New York	$1,176,047 50
Pennsylvania	56,237 73
Total	$1,232,285 23

SCHEDULE OF COLLATERAL LOANS

	Par value	Rate used	Market value	Amount loaned	Interest
10 Empire Trust Co	$1,000	300	$3,000	$2,500	6
100 Atch Topeka & Santa Fe	10,000	122⅛	12,275	25,000	Avg. .5078
300 Western Maryland certs	15,000	53⅛	7,988		
110 American Smelters	11,000	104	11,440		
200 New York Central	20,000	125⅛	25,100		
200 United States Steel	20,000	91⅛	18,250	50,000	6
100 Chicago, Milwaukee & St Paul	10,000	158	15,800		
100 Wabash pref	10,000	60⅛	6,087		
600 Union Pacific	60,000	203⅛	122,250	100,000	5½
Totals	$157,000		$222,190	$177,500	

SCHEDULE OF BONDS AND STOCKS OWNED

	Book value	Par value	Co & dep't market value
Bonds:			
United States reg 1925 4s	$108,165	$81,000	$93,150
Com of Mass gold Met water loan 1935 3½s	73,058	70,000	67,900
Com of Mass gold Met water loan 1938 3½s	32,100	30,000	29,100
City of Lynchburg Va ref 1935 4s	13,455	13,000	12,610
City of Lynchburg Va water 1938 4s	25,500	25,000	24,250
City of N Y gold expt docks & ferries 1929 3½s	77,525	70,000	65,100
City of N Y gold expt streets 1940 3½s	95,944	85,000	77,350
Con stock of the city of N Y 1929 2½s	100,250	100,000	80,000
Con stock of the city of N Y known as additional stock of the city of N Y 1915 3½s	105,750	100,000	98,000
Corp stock of the city of N Y for the construction of the Rapid Tran R R 1954 3½s	24,500	25,000	22,500
City of Richmond VaV guar stock 1923 4s	10,100	10,000	10,100
City of Richmond Va guar stock 1925 4s	2,500	2,500	2,525
Albany & Susq R R Co 1st mtg 40-yr gold 1946 3½s	14,000	14,000	14,140
Atchison Topeka & Santa Fe Ry Co adj stamped 1995 4s	90,250	100,000	94,000
Atchison Topeka & Santa Fe Ry Co conv gold 1955 4s	33,461	33,000	40,590
Atchison Topeka & Santa Fe Ry Co installment certificate	3,120	3,120	3,744
Brooklyn & Montauk R R Co 1st mtg 1911 5s	27,434	25,000	25,000
Canada So Ry Co 1st mtg 1913 6s	26,445	25,000	26,000
Cent Ohio R R Co 1st mtg 1930 4½s	25,000	25,000	25,750
Cent R R of N J 1st mtg gold 1987 5s	25,625	25,000	31,250
Chesa & O Ry Co 1st mtg R & A div 1989 4s	47,692	50,000	49,500
Chic Ind & So R R Co gold 1956 4s	137,813	150,000	142,500
Chic R I & Pac Ry Co genl mtg gold 1988 4s	104,875	100,000	99,000
Chic R I & Pac R R Co gold 2002 4s	43,000	50,000	42,000
Cinn Ind St L & Chic Ry Co genl 1st mtg 1936 4s	23,625	25,000	24,500
Del & H Co 10-yr gold deb 1916 4s	20,000	20,000	20,600
Erie R R Co Pa col trust gold 1951 4s	187,737	200,000	172,000
Erie R R prior lien gold 1996 4s	45,825	50,000	43,500
Iowa Cent Ry Co 1st mtg gold 1938 5s	26,785	25,000	26,750
Lake Erie & W R R Co 1st mtg gold 1937 5s	25,997	25,000	28,500
Lake S & Mich So Ry Co gold 1928 4s	99,875	100,000	96,000
Lake S & Mich So Ry Co gold 1931 4s	138,000	150,000	142,500
Met St Ry Co ref 100-yr gold 2002 4s	44,500	50,000	26,000
Minn St P & S Ste M Ry Co cons 50-yr gold 1938 4s	75,188	75,000	74,250
Norfolk & W Ry Co & Pocahontas Coal & Coke Co 1st mtg joint 1941 4s	92,656	100,000	89,000

	Book value	Par value	Co & dep't market value
Bonds:			
No Pac & Gt No Col Trust joint C B & Q Col 1921 4s	$192,342	$200,000	$194,000
Ptts Clev & T R R Co 1st mtg gold 1922 6s.	22,050	21,000	23,940
Rio Gr W Ry Co 1st trust mtg gold 1939 4s.	50,730	50,000	47,500
So Pac Co 20-yr conv gold 1929 4s	3,822	4,000	4,240
So Ry Co cons 1st mtg gold 1994 5s	118,000/	100,000	112,000
St L I M & So Ry Co (R & G div 1st mtg 1933 4s	94,500	100,000	88,000
Union Pac R R Co 1st mtg gold 1947 4s	51,129	50,000	51,000
Wabash R R Co 1st mtg 1939 5s	25,500	25,000	28,250
Wis Cent Ry Co 1st genl mtg gold 1949 4s	27,200	30,000	28,200
Kanawha & Hocking Coal Co 1st mtg S F gold 1951 5s	153,875	150,000	147,000
W U Tel Co col trust 1938 5s	25,000	25,000	25,000
Stocks:			
2000 Atchison Topeka & S Fe Ry Co pref.	203,212	200,000	210,000
¾99½ Baltimore & O R R Co com	49,967	49,950	58,941
2000 Baltimore & O R R Co pfd	187,325	200,000	184,000
1000 Brooklyn C R Co	23,168	110,000	19,700
500 Chicago & E Ill R R Co pfd	51,200	50,000	60,000
1000 Chicago M & St P R com com	110,890	100,000	158,000
1800 Chicago M & St P R CoC pffd	231,231	180,000	309,600
3500 Chicago & N W R Co com	451,629	350,000	647,500
500 Chicago & N W M Co pfd	77,000	50,000	113,500
37 Chicago R I & Pac R Co	3,700	3,700	7,400
500 C St P M & O R Co pfd	70,150	50,000	84,000
100 C C C & St L R Co com	9,000	10,000	8,200
500 C C C & St L Ry Co pfd	51,194	50,000	53,500
600 Delaware & Hudson C Co	74,725	60,000	111,000
620 Great Northern R Co pfd	88,548	62,000	89,280
1000 Hocking Valley R Co pfd	92,625	100,000	92,000
600 Illinois Central R R Co	79,760	60,000	88,800
400 L S & Mich So R Co	52,450	40,000	126,000
3000 Lehigh Val R R Co (par value $50)	196,412	150,000	328,500
517 Morris & Essex Ext R R guar	49,623	51,700	52,734
100 Morris & E R R Co (par value $50)	8,550	5,000	9,250
550 New York L & W R Co 5s guar	58,850	55,000	69,850
640 Northern Pacific R Co	92,956	64,000	93,440
10 Northern Securities Co	1,560	1,000	1,030
10000 Penn R R Co (par value $50)	621,924	500,000	685,000
2000 P B & L E R R Co com (par val $50)	70,054	100,000	70,000
550 P C C & St L R Co pfd	50,275	55,000	63,250
1000 P McK's & Y R R Co guar (par value $50)	60,875	50,000	64,500
300 Rome W & O R R Co	33,050	30,000	37,800
150 So Pac Co com	10,013	15,000	20,550
2500 Union Pac R R Co pfd	223,750	250,000	260,000
850 Union Pac R R Co com	38,150	85,000	72,100
200 United N J R R & C Co	45,2[illegible]	20,000	50,000
240 Brooklyn Union Gas Co	49,000	24,000	38,880
375 Consolidated Gas Co of N Y	44,270	37,500	60,000
400 Great No R Co Ore certificate	32,961	40,000	32,400
Totals	$6,387,166	$5,895,470	$7,099,494

GREAT EASTERN CASUALTY COMPANY

No. 290 BROADWAY, NEW YORK

[Incorporated December 28, 1892; commenced business January, 1893]

LOUIS H. FIBEL, President THOMAS H. DARLING, Secretary

CAPITAL

Capital paid up in cash, $250,000

INCOME

Net premiums:		
Accident	$343,735 57	
Health	146,388 73	
Total		$490,124 30
Policy fees required or represented by applications		47,402 95
Interest:		
Mortgage loans	$37 50	
Bonds and stocks	17,379 53	
On deposits	652 15	
Total		18,069 18
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds	$1,703 12	
Stocks	5,105 00	
		6,808 12
Total Income		**$562,404 55**
Ledger Assets December 31, 1908	$465,410 31	
Increase of capital	50,000 00	
		515,410 31
Total		**$1,077,814 86**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident	$101,139 37	
Health	50,150 28	
Total		$151,289 65
Investigating and adjusting claims:		
Accident	$2,995 52	
Health	540 28	
Total		3,535 80
Policy fees retained by agents		47,402 95
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident	$102,059 06	
Health	42,955 46	
Total		145,014 52

Salaries and all other compensation of officers, directors, trustees and home office employees	$46,390 19
Salaries, traveling and all other expenses of agents not paid by commissions	7,239 30
Medical examiners' fees and salaries	1,232 00
Rents	3,240 00
State taxes on premiums	7,374 66
Insurance department licenses and fees	1,284 37
Legal expenses	4,334 17
Advertising	2,173 62
Printing and stationery	5,651 16
Postage, telegraph, telephone and express	5,129 11
Furniture and fixtures	1,242 72
Dividends to stockholders (declared during year, $10,625)	10,625 00
Traveling	6,847 86
General expense	1,634 75
Subscription	160 00
Agents' balances charged off	148 34
Total Disbursements	**$451,950 17**
Balance	**$625,864 69**

LEDGER ASSETS

Mortgage loans			$85,000 00
Book value of bonds, $367,191, and stocks, $83,741.25			450,932 25
Cash in company's office			8,890 86
Deposits in trust companies and banks *on interest*			35,931 63
Premiums in course of collection:			
	Written on or after Oct. 1	Written before Oct. 1	
Accident	$27,942 17	$648 51	
Health	16,264 14	255 13	
Totals	$44,206 31	$903 64	45,109 95
Total			**$625,864 69**

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages	$1,240 47	
Bonds	3,116 81	
Other assets	70 45	
Total		4,427 73
Market value of bonds and stocks over book value		4,392 75
Gross Assets		**$634,685 17**

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written before October 1, 1909.	903 64
Total admitted Assets	**$633,781 53**

LIABILITIES

	Reported	Resisted	
Losses and claims:			
Accident	$12,575 31	$4,445 10	
Health	6,513 92	.....	
	$19,089 23	$4,445 10	
Total unpaid claims			$23,534 33

Unearned premiums:		
Accident	$96,697 08	
Health	33,805 14	
Total		$130,502 22
Commissions due or to become due on business written on or after October 1, 1909:		
Accident	$12,528 12	
Health	7,028 42	
Total		19,556 54
Salaries, rents and miscellaneous accounts due or accrued		500 00
Taxes due or accrued		8,000 00
Reinsurance		814 86
Advance premiums at 100 per cent		3,702 99
Total liabilities except capital		**$186,610 94**
Capital	$250,000 00	
Surplus over all liabilities	197,170 59	
Surplus to policyholders		447,170 59
Total Liabilities		**$633,781 53**

EXHIBIT OF PREMIUMS

	Accident	Health
In force December 31, 1908	$183,226 85	$35,834 10
Written or renewed	397,968 88	169,374 61
Totals	$581,195 73	$205,208 71
Expired and cancelled	378,031 37	137,528 43
Balance	$203,164 36	$67,680 28
Reinsurance	9,770 20	70 00
Net in force December 31, 1909	$193,394 16	$67,610 28

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)		$3,194,956 73
Losses paid since organization (less reinsurance)		1,080,645 60
Cash dividends declared since organization		125,725 00
Company's stock owned by directors at par value		162,900 00
Losses and claims incurred during the year (less reinsurance):		
Accident	$88,567 69	
Health	61,547 03	
Total		150,114 72

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident	$93,435 18	$27,498 48
Health	41,947 57	15,284 76
Totals	$135,382 75	$42,783 24

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

State	Amount of principal unpaid
New York	$85,000 00

SCHEDULE OF BONDS AND STOCKS OWNED

	Book value	Par value	Co & dep't market value
Bonds:			
Buffalo Roch & Pittsb R R cons mtg 1957 4½s	$21,050	$20,000	$22,000
D & H R R conv 1916 4s	5,000	5,000	5,150
D & H R R 1st ref 1943 4s	19,925	20,000	20,000
Manhattan Ry Co cons 1990 4s	9,628	10,000	9,800
New York City 1928 3½s	33,262	30,000	28,200
New York City 1953 3½s	10,175	10,000	9,000
New York City 1956 3½s	107,047	115,000	103,500
New York City 1955 3½s	50,237	50,000	45,000
New York City 1955 4s	9,463	10,000	10,000
New York State canal imp 1958 3s	50,875	50,000	51,500
Pennsylvania R R conv 1915 3½s	8,812	10,000	9,700
Southern Pacific R R conv 1929 4s	24,719	25,000	26,500
Union Pacific R R conv 1927 4s	16,998	17,500	20,475
Stocks:			
100 Atchison Topeka & Santa R R prf.	10,263	10,000	10,500
100 Atchison Topeka & Santa R R com	9,910	10,000	12,300
200 Baltimore & Ohio R R pfd	16,737	20,000	18,400
100 Hocking Valley R R prf	8,100	10,000	9,200
100 Illinois Central R R	13,606	10,000	14,800
100 Minn & St Louis R R prf	10,225	10,000	8,500
200 Union Pacific R R prf	14,900	20,000	20,800
Totals	$450,932	$462,500	$455,325

LLOYDS PLATE GLASS INSURANCE COMPANY OF NEW YORK

No. 63 WILLIAM STREET, NEW YORK

[Incorporated August 30, 1882; commenced business September, 1882]

WILLIAM T. WOODS, President CHARLES E. W. CHAMBERS, Secretary

CAPITAL

Capital paid up in cash, $250,000

INCOME

Net premiums	$593,351 97
Interest on bonds and stocks	20,974 00
Rents	16,869 24
Gross profit on sale or maturity of ledger assets, viz.:	
Stocks	515 63
Total Income	**$631,710 84**
Ledger Assets December 31, 1908	**812,501 90**
Total	**$1,444,212 74**

DISBURSEMENTS

Net amount paid policyholders for losses	$156,737 63
Commissions or brokerage, less amount received on return premiums and reinsurance	171,692 05
Salaries and all other compensation of officers, directors, trustees and home office employees	58,649 62
Salaries, traveling and all other expenses of agents not paid by commissions	2,843 60
Rents	8,054 92
Repairs and expenses on real estate	5,844 32
Taxes on real estate	6,376 55
State taxes on premiums	5,744 35
Insurance department licenses and fees	6,540 96
All other licenses, fees and taxes	1,234 37
Legal expenses	402 08
Advertising	2,250 25
Printing and stationery	3,724 42
Postage, telegraph, telephone and express	5,172 92
Furniture and fixtures	553 00
Dividends to stockholders (declared during year, $50,000)	50,000 00
Other disbursements	266 66
Home office supplies	925 76
Surveyors expenses	398 54
Entertaining agents	192 68

Agents expenses	$712 50
Board of Underwriter's expenses	1,553 53
Gratuities to employees	3,491 60
Agents' balances charged off	752 01
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	3,200 00
Total Disbursements	**$497,314 32**
Balance	**$946,898 42**

LEDGER ASSETS

Book value of real estate	$245,763 18
Book value of bonds, $256,456.40 and stocks, $300,093.98	556,550 38
Cash in company's office	15,708 96
Deposits in trust companies and banks *not on interest*	27,431 89
Premiums in course of collection:	

	Written on or after Oct. 1	Written before Oct. 1	
Plate glass	$98,909 92	$2,534 09	
Totals			101,444 01
Total			**$946,898 42**

NON-LEDGER ASSETS

Interest accrued on bonds	5,014 80
Rents accrued	275 00
Market value of real estate over book value	19,236 82
Salvage glass on hand	7,366 43
Sundry accounts	195 00
Gross Assets	**$978,986 47**

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written before October 1, 1909	$2,534 09	
Book value of bonds and stocks over market value	10,386 07	
Salvage glass on hand	7,366 43	
Sundry accounts	195 00	
Total		20,481 59
Total admitted Assets		**$958 504 88**

LIABILITIES

Losses and claims:	Adjusted	Unadjusted	
Plate glass	$8,820 92	$5,890 03	
Total unpaid claims			$14,710 95
Unearned premiums			271,075 52
Commissions due or to become due on business written on or after October 1, 1909			32,969 97
Salaries, rents and miscellaneous accounts due or accrued			19 28
Taxes due or accrued			6,500 00
Return premiums			2,591 21
Total liabilities except capital			**$327,866 93**

Capital	$250,000 00	
Surplus over all liabilities	380,637 95	
Surplus to policyholders		$630,637 95
Total liabilities		**$958,504 88**

EXHIBIT OF PREMIUMS

	Plate glass
In force December 31, 1908	$561,374 55
Written or renewed	562,696 00
Total	$1,124,070 55
Expired and cancelled	581,302 82
In force December 31, 1909	$542,767 73

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)	$9,795,341 86
Losses paid since organization (less reinsurance)	3,725,842 59
Cash dividends declared since organization	969,500 00
Company's stock owned by directors at par value	85,000 00
Losses and claims incurred during the year (less reinsurance)	152,713 34

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Plate glass	$151,638 34	$47,254 65

SCHEDULE OF REAL ESTATE OWNED, CLASSIFIED BY STATES

State	Book value	Market value
New York	$245,763 18	$265,000 00

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Co. & dep't market value
*Elmsford Westl Co N Y Drainage Com ctfs, 6s at maturity no date	$1,244	$1,244	$1,244
Manitoba Province of 1930 4s	42,400	40,000	40,800
Montreal Quebec City of 1926 1927 4s	5,500	5,000	5,000
New York State of 1959 3s	103,875	100,000	103,000
Norfolk Va City of 1938 4s	7,610	8,000	7,680
Ottawa Ostario City of 1913 4½s	6,401	6,000	6,120
Richmond Va City of 1941 4s	5,050	5,000	5,050
Toronto Ont City of 1913 3½s	4,850	5,000	4,900
Westmount Que Town of 1945 4s	9,200	10,000	10,000
Westmount Que Town of 1947 4½s	2,020	2,000	2,200
Winnipeg Mani City of 1918 4s	9,843	10,000	10,000
Brooklyn City Newtown Railroad Brooklyn N Y 1939 5s	5,854	5,000	4,950
Atlas Portland Cement Co Northampton Pa 1925 6s	10,650	10,000	10,800
Brooklyn Ferry Co Brooklyn N Y 1948 5s	2,321	2,000	600
Hoboken F Co Hoboken N J 1946 5s	10,513	10,000	10,700
N Y & East River Ferry Co N Y City 1922 5s	4,700	5,000	3,150
N Y Tel Co N Y City 1939 4½s	9,756	10,000	9,800
United States Steel Corp N J 1963 5s	14,669	15,000	15,750

* When bond issue ordered by court is sold.

Stocks:	Book value	Par value	Co. & dep't market value
50 Cen Pk N & E R R N Y.....	$8,250	$5,000	$2,000
150 C & N W R com.....	26,718	15,000	27,750
75 Coney I & B R R Brooklyn N Y.	11,850	7,500	5,250
100 Hocking Val R R pfd.....	9,525	10,000	9,200
135 N Y C & H R R R.....	18,708	13,500	17,145
50 Second Ave R R N Y.....	9,000	5,000	800
100 Corn Ex Bk N Y.....	29,250	10,000	33,000
25 Irving Nat Ex Bk N Y.....	5,231	2,500	5,200
50 National Bk of Commerce N Y..	10,625	5,000	10,250
17 Franklin Trust Co Brooklyn N Y.	9,707	1,700	3,825
150 At 30 Manhattan Trust Co N Y.	5,712	4,500	17,100
400 Amer Tel & Tel Co Boston Mass	51,612	40,000	57,200
200 Brooklyn U Gas Co Brooklyn N Y.	24,173	20,000	32,400
300 Con Gas Co N Y.....	54,551	30,000	48,000
100 General Chem Co pfd N Y.....	10,662	10,000	10,500
30 H W Johns-Manville Co pfd N Y.	3,000	3,000	3,600
100 Union Typewriter Co 1st pfd N Y.	11,375	10,000	11,200
Totals	$556,550	$441,944	$546,164

THE METROPOLITAN CASUALTY INSURANCE COMPANY OF NEW YORK

No. 47 CEDAR STREET, NEW YORK

[Incorporated April 22, 1874; commenced business April 23, 1874]

EUGENE H. WINSLOW, President S. WILLIAM BURTON, Secretary

CAPITAL

Capital paid up in cash, $200,000

INCOME

Net premiums:		
Accident	$123,694 42	
Health	24,528 40	
Plate glass	568,078 82	
Total		$716,301 64
Policy fees required or represented by applications		7 00
Interest:		
Bonds and stocks	$21,897 90	
On deposits	1,269 17	
Total		23,167 07
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		362 10
Total Income		**$739,837 81**
Ledger Assets December 31, 1908		**639,731 88**
Total		**$1,379,569 69**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident	$39,673 68	
Health	6,553 47*	
Plate glass	165,414 57	
Total		$211,641 72
Investigating and adjusting claims:		
Accident		763 14
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident	$39,092 06	
Health	7,271 00	
Plate glass	170,729 75	
Total		217,092 81

Salaries and all other compensation of officers, directors, trustees and home office employees		$69,151 89
Salaries, traveling and all other expenses of agents not paid by commissions		14,746 81
Medical examiners' fees and salaries		1,326 05
Rents		7,475 04
State taxes on premiums		6,868 40
Insurance department licenses and fees		2,782 67
All other licenses, fees and taxes		4,786 27
Legal expenses		1,770 96
Advertising		2,631 14
Printing and stationery		8,896 69
Postage, telegraph, telephone and express		4,486 43
Furniture and fixtures		791 65
Dividends to stockholders (declared during year, $20,000)		20,000 00
Miscellaneous		58 09
Exchange		173 43
Auditor		375 00
Subscriptions and dues		2,532 14
Office supplies		373 62
Agents' balances charged off		248 55
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds	$8,550 00	
Stocks	10,404 00	
		18,954 00
Total Disbursements		**$597,926 50**
Balance		**$781,643 19**

LEDGER ASSETS

Book value of bonds, $407,731.25, and stocks, $188,024.95			$595,756 20
Cash in company's office			2,933 95
Deposits in trust companies and banks *on interest*			74,385 14
Premiums in course of collection:			
	Written on or after Oct. 1	Written before Oct. 1	
Accident	$15,953 22	$21 28	
Health	4,306 95	.....	
Plate glass	87,695 03	591 42	
Totals	$107,955 20	$612 70	
			108,567 90
Total			**$781,643 19**

NON-LEDGER ASSETS

Interest accrued on bonds	4,269 15
Market value of bonds and stocks over book value	28,363 80
Gross Assets	**$814,276 14**

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written before October 1, 1909.	612 70
Total admitted Assets	**$813,663 44**

LIABILITIES

	Unadjusted and reported	Resisted	
Losses and claims:			
Accident	$14,387 50	$12,000 00	
Health	1,385 00	200 00	
Plate glass	8,335 49	.....	
	24,107 99	$12,200 00	
Total unpaid claims			$36,307 99
Unearned premiums:			
Accident		$50,105 98	
Health		10,707 90	
Plate glass		247,623 17	
Total			308,437 05
Commissions due or to become due on business written on or after October 1, 1909:			
Accident		$5,271 58	
Health		1,421 29	
Plate glass		29,097 14	
Total			35,790 01
Salaries, rents and miscellaneous accounts due or accrued			1,197 89
Taxes due or accrued			5,774 30
Reinsurance			564 16
Contingent fund			20,000 00
Total liabilities except capital			**$408,071 50**
Capital		$200,000 00	
Surplus over all liabilities		205,591 94	
Surplus to policyholders			405,591 94
Total Liabilities			**$813,663 44**

EXHIBIT OF PREMIUMS

	Accident	Health	Plate glass
In force December 31, 1908	$86,886 80	$16,336 25	$488,412 53
Written or renewed	137,155 81	28,138 15	561,466 35
Totals	$224,042 61	$44,474 40	$1,049,878 88
Expired and cancelled	123,597 41	23,035 85	554,632 55
Balance	$100,445 20	$21,438 55	$495,246 33
Reinsurance	233 24	22 75	.....
Net in force December 31, 1909	$100,211 96	$21,415 80	$495,246 33

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)		$8,311,055 (4
Losses paid since organization (less reinsurance)		3,142,807 (5
Cash dividends declared since organization		608,000 00
Company's stock owned by directors at par value		80,600 00
Losses and claims incurred during the year (less reinsurance):		
Accident	$56,522 86	
Health	7,175 99	
Plate glass	170,733 49	
Total		234,432 34

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident	$24,865 45	$10,611 75
Health	6,350 70	2,783 80
Plate glass	190,110 47	54,377 23
Totals	$221,326 62	$67,772 28

SCHEDULE OF BONDS AND STOCKS OWNED

	Book value	Par value	Company market value	Department market value
Bonds:				
N Y S Canal Imp 1959 3s.	$208,000	$200,000	$207,000	$206,000
City of N Y 1916 3½s...	51,875	50,000	48,250	48,500
City of N Y 1954 3½s...	128,906	125,000	111,875	112,500
City of Richmond Va 1940 4s	9,180	9,000	9,090	9,090
City of Richmond Va 1940 4s	1,020	1,000	1,010	1,010
D & H Co deb 1916 4s...	4,000	4,000	4,080	4,120
Newburgh Elec R R Co office Newburgh N Y 1944 5s	4,750	5,000	3,250	3,150
Stocks:				
200 A T & S F R R Co pfd	18,087	20,000	20,600	21,000
100 C & N R R Co com..	13,413	10,000	18,200	18,500
170 D & H Co.....	24,806	17,000	31,280	31,450
100 Erie R R Co 1st pfd.	7,538	10,000	5,100	5,100
20 Kings Co Trust Co Brooklyn	8,000	2,000	9,800	10,020
200 Lawyers Mtg Co N Y	33,687	20,000	47,000	48,000
66 Amer Dist Tel of B'k.	1,527	1,650	1,485	990
100 Amer Tel & Tel Co..	11,265	10,000	14,100	14,300
120 B'lyn U Gas Co B'lyn	5,579	12,000	19,200	19,440
275 Con Gas Co N Y....	41,635	27,500	44,000	44,000
200 Corn Prod Ref Co pfd	16,325	20,000	17,200	17,400
100 People's G L & C Co.	11,163	10,000	11,600	11,600
Totals	$595,756	$554,150	$624,120	$626,170

NATIONAL SURETY COMPANY

No. 115 BROADWAY, NEW YORK

[Incorporated and commenced business June 9, 1897]

WILLIAM B. JOYCE, President DAVID W. ARMSTRONG, JR., Secretary

CAPITAL

Capital paid up in cash, $750,000

INCOME

Net premiums:		
Fidelity	$1,047,863 94	
Surety	1,448,003 08	
Burglary and theft	381,400 15	
Total		$2,877,267 17
Interest:		
Mortgage loans	$278 73	
Bonds and stocks	79,178 74	
On deposits	10,380 74	
Other sources	271 76	
Total		90,109 97
Rents		6,860 85
Miscellaneous		266 87
Profit and loss		561 61
Suspense items		3,231 78
Agents' balances previously charged off		435 08
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds	$1,000 00	
Stocks	9,331 25	
		10,331 25
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Real estate		9,072 62
Total Income		**$2,998,137 20**
Ledger assets December 31, 1908	$2,727,666 00	
Increase of capital	250,000 00	
		2,977,666 00
Total . . .		**$5,975,803 20**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Fidelity	$234,796 66	
Surety	119,262 16	
Burglary and theft	92,267 06	
Total		$446,325 88
Investigating and adjusting claims:		
Fidelity	$37,325 87	
Surety	30,994 55	
Burglary and theft	5,515 97	
Total		73,836 39
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Fidelity	$190,483 92	
Surety	219,096 89	
Burglary and theft	84,884 87	
Total		494,465 68
Salaries and all other compensation of officers, directors, trustees and home office employees		301,319 43
Salaries, traveling and all other expenses of agents not paid by commissions		98,503 00
Inspections		8,621 11
Rents		32,057 13
Repairs and expenses on real estate		3,712 80
Taxes on real estate		1,814 74
State taxes on premiums		27,106 20
Insurance department licenses and fees		12,622 31
All other licenses, fees and taxes		5,327 47
Legal expenses		6,873 34
Advertising		12,430 87
Printing and stationery		30,124 46
Postage, telegraph, telephone and express		37,608 03
Furniture and fixtures		7,856 99
Dividends to stockholders (declared during year, $310,000) in stock, $250,000; in cash, $54,988		304,988 00
Insurance		1,063 62
Profit and loss		227 38
Exchange		986 23
Traveling		7,037 55
Development expenses		13,529 24
Agents' convention expense		4,402 79
Incidentals		7,977 75
Professional services S. H. Wolf		2,500 00
Dinners to advisory board		376 98
Dinner to officers and directors		289 30
Entertainment of agents		450 00
Christmas gifts to home office employees and others		1,992 62
Expenses of moving home office		1,671 03
Plumbing, painting, etc		532 75
Company's share of excise reinsurance committee expenses		3,725 03
Surety association expenses		1,958 57
2000 copies Insurance Register		300 00
Investigation of bank burglaries		150 00
Electric wiring		177 00
Underwriters' Protective Association		200 00
Bradstreet Company for services		200 00
1000 copies of Insurance Advocate		200 00
Rent of safe deposit vaults and box		325 00
Agents' balances charged off		956 50

Gross loss on sale or maturity of ledger assets, viz.:		
Real estate	$1,149 00	
Bonds	4,456 19	
		$5,605 19
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Real estate		500 00
Total Disbursements		**$1,962,928 36**
Balance		**$4,012,874 84**

LEDGER ASSETS

Book value of real estate	$170,445 93
Mortgage loans	10,750 00
Book value of bonds, $1,911,592.04, and stocks, $497,262.50	2,408,855 14
Cash in company's office, in transit and in branch offices	44,385 87
Deposits in trust companies and banks *not on interest*	157,775 88
Deposits in trust companies and banks *on interest*	484,145 09

Premiums in course of collection:

	Written on or after Oct. 1	Written before Oct. 1	
Fidelity	$99,973 05	$28,421 60	
Surety	267,345 02	104,245 05	
Burglary and theft	78,343 71	3,878 65	
Totals	$445,661 78	$136,545 30	582,207 08
Bills receivable			1,153 51
Due from Excise Reinsurance Committee			40,221 83
Accounts receivable			65,341 63
Advances on contracts, suspense, agency balances, etc			21,083 76
Cash in suspended bank secured			26,509 12
Total			**$4,012,874 84**

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages	$172 47	
Bonds	18,990 93	
Other assets	125 96	
Total		19,289 36
Gross Assets		**$4,032,164 20**

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$1,153 51	
Premiums in course of collection written before October 1, 1909	136,545 30	
Book value of bonds and stocks over market value	24,052 64	
Advances on contracts, suspense, agency balances, etc.	21,077 50	
Real estate	14,474 66	
Accounts receivable	11,031 97	
Total		208,335 58
Total admitted Assets		**$3,823,828 62**

LIABILITIES

Losses and claims:	Adjusted and reported	Resisted	Total	
Fidelity	$164,181 54	$116,627 11	$280,808 65	
Surety	173,644 78	176,685 60	350,330 38	
Burglary and theft	12,202 76	12,642 23	24,844 99	
	$350,029 08	$305,954 04	$655,984 02	
Deduct reinsurance			55,339 27	
Total unpaid claims				$600,644 75
Unearned premiums:				
Fidelity			$409,851 37	
Surety			665,857 48	
Burglary and theft			242,469 25	
Excise risks written in New York State			30,250 46	
Total				1,348,428 56
Commissions due or to become due on business written on or after October 1, 1909:				
Fidelity			$16,386 26	
Surety			52,611 70	
Burglary and theft			12,124 19	
Total				81,122 15
Salaries, rents and miscellaneous accounts due or accrued				2,876 23
Taxes due or accrued				25,000 00
Dividends due stockholders				15,012 00
Return premiums				2,250 55
Reinsurance				28,369 40
Advance premiums at 100 per cent				4,220 86
Premiums unadjusted				6,297 32
Accounts payable				15,000 00
Empire State Surety Co.— real estate account				12,775 00
Empire State Surety Co.— loss salvage account				7,504 06
Metropolitan Surety Co				749 09
J. S. Farrel Co				3,130 77
Munich reinsurance real estate loss salvage account				5,590 24
Profit sharing agreement, Chicago agency				11,910 75
Total liabilities except capital				**$2,170,875 73**
Capital			$750,000 00	
Surplus over all liabilities			902,952 89	
Surplus to policyholders				1,652,952 89
Total Liabilities				**$3,823,828 62**

EXHIBIT OF PREMIUMS

	Fidelity	Surety	Burglary and theft
In force December 31, 1908	$712,786 37	$960,127 40	$385,774 57
Written or renewed	1,210,269 39	1,560,438 86	466,772 77
Totals	$1,923,055 76	$2,520,566 26	$852,547 34
Expired and cancelled	1,043,984 07	1,107,955 20	362,495 49
Balance	$879,071 69	$1,412,611 06	$490,051 85
Reinsurance	25,400 94	114,046 00	74,545 78
Net in force December 31, 1909	$853,670 75	$1,298,564 97	$415,506 07
Amount at risk December 31, 1909	302,249,507 00	279,381,471 00	46,483,868 00

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)		$12,101,681 77
Losses paid since organization (less reinsurance)		3,688,347 69
Cash dividends declared since organization		425,000 00
Stock dividends declared since organization		250,000 00
Company's stock owned by directors at par value		341,500 00
Losses and claims incurred during the year (less reinsurance):		
Fidelity	$246,771 09	
Surety	250,464 47	
Burglary and theft	91,182 32	
		588,417 88

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Fidelity	$205,995 14	$48,921 37
Surety	442,315 03	115,880 25
Burglary and theft	120,772 75	33,531 84
Totals	$769,082 92	$198,333 46

SCHEDULE OF REAL ESTATE OWNED, CLASSIFIED BY STATES

	Book and market value
Connecticut	$1,893 08
Illinois	142,450 00
Louisiana	533 69
Michigan	7,350 00
New York	12,400 00
Washington	5,819 16
	$170,445 93

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

	Amount of principal unpaid
Illinois	$4,750
Wisconsin	6,000
	$10,750

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Company market value	Department market value
U S Govt 1918 3s	$31,560	$30,500	$31,110	$31,110
U S Govt "Panama" 1936 2s	47,100	45,000	45,225	45,450
U S Govt "Philippines" 1935 4s	51,000	50,000	50,625	54,000
U S Mexico 1929 5s	54,937	55,000	54,175	53,900
Porto Rico gold loan of 1909, 1924 to 1933 5s	126,012	125,000	125,000	127,350
Albuquerque N M 1929 4½s	10,662	10,000	10,662	10,500
Brooklyn N Y gold exempt 1926 3½s	24,750	25,000	23,875	23,750
Brooklyn N Y gold exempt 1936 3½s	14,850	15,000	13,650	13,950
Cincinnati O Branch Hospital bonds 1931 3.65s	30,450	30,000	29,363	29,400
New York City gold exempt 1915 3½	198,000	200,000	194,750	196,000
New York City gold exempt 1917 3½s	247,500	250,000	241,250	242,500
New York City gold exempt 1922 3½s	148,500	150,000	142,125	142,500
New York City gold exempt 1927 3½s	54,450	55,000	51,219	51,700
New York City gold exempt 1940 3½s	242,550	245,000	223,337	222,950

Bonds:	Book value	Par value	Company market value	Department market value
New York City gold exempt 1957 4s	$980	$1,000	$1,000	$1,000
Richmond Va reg 1941 4s.	25,000	25,000	25,000	25,250
Atch Top & Santa Fe R R gen mtg 1995 4s	9,713	10,000	9,988	10,000
Atch Top & Santa Fe R R 1st mtg gol 1958 4s	18,950	20,000	18,800	18,800
Atlantic Coast Line cons mtg 1952 4s	19,150	20,000	19,200	19,200
Balt & Ohio R R prior liens 1925 3½s	18,350	20,000	18,600	18,600
Balt & Ohio R R gen mtg 1948 4s	19,975	20,000	19,875	19,800
Central R R of N J gen mtg 1987 5s	18,337	15,000	18,750	18,750
Central Pacific Ry rfg mtg 1949 4s	28,988	30,000	29,100	29,100
Chesapeake & Ohio R R 1st cons mtg 1939 5s	11,300	10,000	11,350	11,400
Chicago & Alton R R ref mtg 1949 3s	7,875	10,000	7,550	7,500
Chicago & Eastern Ill R R ref & Imp mtg 1955 4s.	16,900	20,000	17,200	17,200
Chicago Rock Island & Pac R R gen mtg 1988 4s	9,512	10,000	9,900	9,900
Chicago & Indiana So R R cons mtg 1956 4s	9,200	10,000	9,400	9,500
Chicago & Western Ind R R gen 1932 6s	9,040	8,000	8,800	8,880
Chicago Bur & Quincy R R Ill Div 1949 4s	9,900	10,000	10,050	10,100
Chicago Bur & Quincy R R gen mtg 1958 4s	9,825	10,000	9,950	10,000
Chicago Milw & St Paul Ry Co deb 1934 4s	9,438	10,000	9,362	9,400
Colo So Ry ref & ext mtg 1935 4½s	19,850	20,000	19,550	19,600
D & H R R ref mtg 1943 4s	9,875	10,000	10,050	10,000
D & H R R con 1916 4s.	9,862	10,000	10,250	10,300
Duluth Mis & No gen mtg 1941 5s	10,750	10,000	10,575	10,600
Iowa Minn & Norw Ry Co 1st mtg 1935 3½s	9,050	10,000	9,063	9,200
Kentucky Cen R R 1st mtg 1987 4s	9,306	10,000	9,600	9,700
Lake Shore & Mich So R R deb 1931 4s	9,100	10,000	9,550	9,500
Lehigh Val R R gen mtg 2003 4s	14,325	15,000	14,512	14,550
Louisville & Nash R R uni mtg 1940 4s	9,725	10,000	10,000	10,000
Manhattan Ry Co con mtg tax ex 1990 4s	23,937	25,000	24,875	24,500
Mich Cen Ry deb 1929 4s.	19,012	20,000	18,600	18,600
Missouri Kan & Okla R R 1st guar 1942 5s	21,700	20,000	21,200	21,400
Missouri Kan & Tex R R 1st mtg 1990 4s	14,681	15,000	14,869	14,850
Missouri Kan & Tex R R 100 yr ref mtg 2004 4s	16,975	20,000	16,950	17,000
N Y C Lines equip 1919 5s	10,350	10,000	10,450	10,600
New York Cen & Hud R R R deb 1934 4s	9,150	10,000	9,550	9,600
North Pac & Gt Nor joint 1921 4s	19,288	20,000	19,350	19,400
N Y N H & H R R deb 1956 4s	22,494	25,000	23,750	24,000
Ore R R & Nav Co con mtg 1946 4s	19,337	20,000	19,700	19,600
Penn Co gold 1931 4s	10,050	10,000	9,800	9,800
Penn R R con 1915 3½s.	9,613	10,000	9,638	9,700
Penn R R con 1948 4s	4,800	5,000	5,212	5,200
Pitts Cin Chi & St L ser G 1957 4s	9,825	10,000	10,025	10,000
So Pac Co 20 yr con gold 1929 4s	5,733	6,000	6,330	6,360

Bonds:	Book value	Par value	Company market value	Department market value
Union Pac R R con 1927 4s	$8,912	$10,000	$11,075	$11,700
Union Pac R R 1st lien & ref 2008 4s	24,513	25,000	24,500	24,500
U S Steel Corp 1963 5s..	24,625	25,000	26,312	26,250
Stocks:				
100 At & Char Air Line (7 guar by So Ry.....	17,250	10,000	18,200	19,100
100 At T & S Fe R R pfd	10,412	10,000	10,363	10,500
100 Chi Milw & St P Ry.	13,813	10,000	15,800	15,800
200 C & P R R Co $50 par value (7s guar by Penn R R).....	18,500	10,000	17,500	17,600
100 Del & Hud R R Co..	17,012	10,000	18,500	18,500
100 D H & S W R R (4s guar L S & M S)..	10,575	10,000	10,600	10,000
100 Great North Ry pfd	14,200	10,000	14,350	14,400
100 Illinois Central Ry...	13,863	10,000	14,800	14,800
100 Ill Cent Ry Leased Lines (4s guar Ills Cent'l)	10,650	10,000	10,000	9,800
400 K C Ft S & M R R (4s guar by St L & San Francisco	33,650	40,000	31,800	32,000
400 M & E (7s guar by D L & W R R) $50 par	38,275	20,000	37,000	37,000
100 M K & Tex R R pfd.	7,312	10,000	7,400	7,400
500 Minn St P S Ste M (Leased Lines) ...	42,263	50,000	46,250	46,000
400 N & D R R $25 par val (7½s guar by L & N R R.....	19,500	10,000	18,700	18,800
100 N Y L & W R R (5s guar by D L & W R R)	13,750	10,000	12,600	12,700
100 Northern Pacific Ry.	13,487	10,000	14,550	14,600
100 P Ft W & C Ry (7s guar by Penn R R)	18,500	10,000	17,500	17,600
200 P McK & Y R R 6s guar by P & L E & L S & M S $50 par	13,050	10,000	12,800	12,900
250 Pa R R Co $50 par.	16,100	12,500	17,125	17,125
100 R W & O (5s guar by N Y Central)	13,750	10,000	12,500	12,600
200 So Pac Ry com.....	22,350	20,000	27,400	27,400
400 Union Pac pfd	36,000	40,000	41,450	41,600
100 Amer Tel & Tel Co..	14,288	10,000	14,100	14,300
500 Man Ry Co (7s guar by Inter R T Co..	68,712	50,000	69,438	70,500
Totals	$2,408,855	$2,338,000	$2,384,803	$2,398,075

NEW AMSTERDAM CASUALTY COMPANY

No. 1 LIBERTY STREET, NEW YORK

[Incorporated December 30, 1898; commenced business January 31, 1899]

W. F. MOORE, President — GEORGE E. TAYLOR, Secretary

CAPITAL

Capital paid up in cash, $314,400

INCOME

Net premiums:		
Accident	$142,353 47	
Health	51,601 97	
Liability	413,959 25	
Plate glass	122,001 07	
Burglary and theft	134,812 81	
Workmen's collective	2,720 29	
Total		$867,448 86
Interest:		
Mortgage loans	$2,100 00	
Bonds and stocks	33,274 72	
On deposits	1,227 25	
Total		36,601 97
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds	$3,119 17	
Stocks	275 00	
		3,394 17
Total Income		**$907,445 00**
Ledger Assets December 31, 1908		**996,276 81**
Total		**$1,903,721 81**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident	$65,639 00	
Health	15,337 77	
Liability	175,534 26	
Plate glass	33,938 40	
Burglary and theft	37,763 48	
Workmen's collective	1,565 43	
Total		$329,778 34
Investigating and adjusting claims:		
Accident	$3,833 24	
Health	1,316 03	
Liability	25,426 39	

Plate glass	$1,142 11	
Burglary and theft	2,053 77	
Total		$33,771 54
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident	$36,859 26	
Health	13,662 05	
Liability	85,431 49	
Plate glass	34,658 27	
Burglary and theft	30,721 44	
Workmen's collective	622 75	
Total		201,955 26
Salaries and all other compensation of officers, directors, trustees and home office employees		66,049 58
Salaries, traveling and all other expenses of agents not paid by commissions		46,886 66
Medical examiners' fees and salaries		650 00
Inspections		7,572 54
Rents		11,956 72
State taxes on premiums		10,225 15
Insurance department licenses and fees		3,393 29
All other licenses, fees and taxes		580 36
Legal expenses		4,325 47
Advertising		475 48
Printing and stationery		14,384 87
Postage, telegraph, telephone and express		10,997 92
Furniture and fixtures		4,581 15
Dividends to stockholders (declared during year, $25,152)		25,152 00
Salaries, traveling and expenses of payroll auditors		7,994 68
Exchange		465 89
Association fees		1,229 76
Rent of safe deposit boxes		200 00
Meals for employees		788 25
Christmas bonus for employees		785 60
Premiums on employees' bonds		295 39
Public accountants' fees		700 00
Office supplies		552 32
Mercantile reports		325 00
Expense of moving to new office		403 50
Miscellaneous		86 64
Profit and loss		981 71
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds		367 44
Total Disbursements		**$787,912 51**
Balance		**$1,115,809 30**

LEDGER ASSETS

Mortgage loans		$35,000 00
Book value of bonds, $705,468.32, and stocks, $173,231.38		878,699 70
Cash in company's office		12,658 73
Deposits in trust companies and banks *not on interest*		4,413 03
Deposits in trust companies and banks *on interest*		63,066 61
Premiums in course of collection:		
	Written on or after Oct. 1	Written before Oct. 1
Accident	$16,166 53	$20 00
Health	8,013 17	.....
Liability	56,026 13	3,451 02

Plate glass	$17,833 18	.....	
Burglary and theft	20,305 11	.....	
Workmen's collective	125 50	.....	
Totals	$118,469 62	$3,471 02	
			$121,940 64
Agents' balances			30 59
Total			**$1,115,809 30**

NON-LEDGER ASSETS

Interest accrued:		
Mortgages	$595 00	
Bonds	6,091 66	
Total		6,686 66
Gross Assets		**$1,122,495 96**

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written before October 1, 1909	$3,471 02	
Book value of bonds and stocks over market value	24,349 70	
Agents' balances	30 59	
Total		27,851 31
Total admitted Assets		**$1,094,644 65**

LIABILITIES

Losses and claims:	Unadjusted and reported	Resisted	Total	
Accident	$14,245 00	$900 00	$15,145 00	
Health	2,760 00	.....	2,760 00	
Plate glass	5,881 00	200 00	6,081 00	
Burglary and theft	9,105 00	4,625 00	13,730 00	
	$31,991 00	$5,725 00	$37,716 00	
Deduct reinsurance			2,196 25	
Net unpaid claims except liability claims			$35,519 75	
Special reserve for unpaid liability losses			79,544 11	
Total unpaid claims and loss reserves				$115,063 86
Unearned premiums:				
Accident			$63,842 49	
Health			21,880 18	
Liability			154,515 40	
Plate glass			53,985 20	
Burglary and theft			82,126 79	
Workmen's collective			941 40	
Total				377,291 46
Commissions due or to become due on business written on or after October 1, 1909:				
Accident			$4,722 24	
Health			2,511 32	
Liability			13,496 71	

Plate glass	$5,933 10	
Burglary and theft	5,143 80	
Workmen's collective	30 23	
Total		$32,137 40
Salaries, rents and miscellaneous accounts due or accrued		653 97
Taxes due or accrued		10,437 11
Reinsurance		1,164 67
Advance premiums at 100 per cent		416 07
Contingent fund voluntarily reserved for liability losses		25,000 00
Total liabilities except capital		**$562,164 54**
Capital	$314,400 00	
Surplus over liabilities	218,080 11	
Surplus to policyholders		532,480 11
Total liabilities		**$1,094,644 65**

EXHIBIT OF PREMIUMS

	Accident	Health	Liability
In force December 31, 1908	$122,444 72	$39,198 10	$301,577 56
Written or renewed	185,128 46	63,383 44	475,076 42
Totals	$307,573 18	$102,581 54	$776,653 98
Expired and cancelled	179,356 46	58,821 18	469,447 19
Balance	$128,216 72	$43,760 36	$307,206 79
Reinsurance	531 73	.....	2,889 82
Net in force December 31, 1909	$127,684 99	$43,760 36	$304,316 97

	Burglary and theft	Workmen's collective	Plate glass
In force December 31, 1908	$148,040 76	$1,532 72	$96,402 31
Written or renewed	166,660 33	2,617 41	141,666 25
Totals	$314,701 09	$4,150 13	$238,068 56
Expired and cancelled	153,125 19	2,267 32	129,888 48
Balance	$161,575 90	$1,882 81	$108,180 08
Reinsurance	14,004 21	.....	209 68
Net in force December 31, 1909	$147,571 69	$1,882 81	$107,970 40

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)		$5,878,590 75
Losses paid since organization (less reinsurance)		2,524,189 24
Cash dividends declared since organization		37,728 00
Company's stock owned by directors at par value		203,600 00
Losses and claims incurred during the year (less reinsurance):		
Accident	$61,529 87	
Health	15,459 64	
Liability	229,797 69	
Plate glass	38,687 50	
Burglary and theft	39,338 45	
Workmen's collective	879 68	
Total		385,692 83

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident	$45,098 91	$34,287 79
Health	14,570 33	5,852 33
Liability	175,616 92	103,046 65
Plate glass	59,168 70	21,376 98
Burglary and theft	57,975 60	16,312 06
Workmen's collective	270 37	6 00
Totals	$352,700 83	$180,881 81

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

State	Amount of principal unpaid
New York	$85,000 00

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Company market value	Department market value
New York city reg corp stock 1928 3½s	$273,125	$250,000	$235,000	$235,000
New York city reg corp stock 1929 3½s	106,500	100,000	94,000	93,000
New York city reg corp stock 1941 3½s	10,800	10,000	9,200	9,100
Ann Arbor R R 1st mtg 1995 4s	9,642	10,000	7,775	8,000
Atchison Topeka & Santa Fe Ry Co gen mtg 1995 4s	9,882	10,000	9,925	10,000
Atlantic Coast Line R R 1st con mtg 1952 4s	19,205	20,000	19,200	19,200
Baltimore & Ohio R R 1st mtg 1948 4s	10,113	10,000	9,937	9,900
Chesapeake & Ohio Ry gen mtg 1992 4½s	26,437	25,000	25,813	25,750
Chic M & St P Ry Co gold 1934 4s	18,963	20,000	18,725	18,800
Chic R I & Pac R R Co gen mtg 1988 4s	5,021	5,000	4,944	4,950
Chic R I & Pac R R Co col trust 2002 4s	6,468	10,000	8,350	8,400
C C C & St L Ry Co gen mtg 1993 4s	9,813	10,000	9,650	9,700
Erie R R prior lien 1996 4s	19,972	20,000	17,150	17,400
Lake Shore & Mich So Ry debs 1928 4s	15,031	15,000	14,325	14,400
Lake Shore & Mich So Ry debs 1931 4s	4,260	5,000	4,769	4,750
Mo Kan & Texas Ry 1st mtg 1990 4s	19,068	20,000	19,825	19,800
No Pac Ry Co & Gt No Ry joint C B & Q R R Co col 1921 4s	28,048	30,000	29,025	29,100
Oregon Short Line R R Co ref 1929 4s	13,758	15,000	14,175	14,250
Oregon R R & Nav Co con 1949 4s	9,991	10,000	9,825	9,800
Peoria & E Ry Co 1st con 1940 4s	9,818	10,000	9,300	9,300
Reading Co gen mtg gold 1997 4s	9,787	10,000	9,975	10,000
St L & S W Ry Co 1st mtg 1989 4s	9,656	10,000	9,325	9,300
So Pac Co conv gold 1929 4s	9,813	10,000	10,550	10,600
So Pac R R Co 1st ref 1955 4s	9,527	10,000	9,475	9,500
Thir Ave R R Co 1st con N Y city 2000 4s	9,183	10,000	6,862	6,900
Union Pac R R Co conv gold 1927 4s	8,639	10,000	11,675	11,700

	Book value	Par value	Company market value	Department market value
Bonds:				
U S Steel Corp sinking fund gold 1963 5s.....	$10,410	$10,000	$10,525	$10,500
Wabash R R Co 1st mtg 1939 5s	11,638	10,000	11,250	11,300
Stocks:				
100 American Telephone & Telegraph Co.....	14,237	10,000	14,150	14,300
500 Con Gas Co of N Y..	76,155	50,000	80,250	80,000
100 Chic M & St P Ry Co pref.....	14,013	10,000	17,200	17,200
200 Gt No Ry Co pref...	23,877	20,000	28,775	28,800
200 Lehigh Val R R Co com shares $50 ea.	11,075	10,000	22,050	21,900
100 Minn St P & S Ste M Ry Co 4s leased line	9,037	10,000	9,275	9,200
100 Peoples G L & C Co com Chicago Ill...	11,688	10,000	11,650	11,600
100 Union Pac Ry Co com	13,150	10,000	20,450	20,600
Totals.....	$878,700	$815,000	$854,850	$854,000

THE NEW YORK PLATE GLASS INSURANCE COMPANY

No. 42 CEDAR STREET, NEW YORK

[Incorporated and commenced business March 17, 1891]

MAJOR A. WHITE, President J. CARROLL FRENCH, Secretary

CAPITAL

Capital paid up in cash, $200,000

INCOME

Net premiums		$610,503 86
Interest:		
Mortgage loans	$132 97	
Bonds and stocks	27,272 03	
On deposits	1,159 71	
Total		28,564 71
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds	$1,087 50	
Stocks	10,787 00	
		11,874 50
Total Income		**$650,943 07**
Ledger Assets December 31, 1908		**758,898 11**
Total		**$1,409,841 18**

DISBURSEMENTS

Net amount paid policyholders for losses	$179,250 68
Commissions or brokerage, less amount received on return premiums and reinsurance	179,511 01
Salaries and all other compensation of officers, directors, trustees and home office employees	57,918 79
Salaries, traveling and all other expenses of agents not paid by commissions	2,351 28
Rents	8,172 73
State taxes on premiums	5,639 25
Insurance department licenses and fees	6,306 14
All other licenses, fees and taxes	639 36
Legal expenses	230 30
Advertising	807 73
Printing and stationery	2,889 13
Postage, telegraph, telephone and express	2,811 22
Furniture and fixtures	121 40
Dividends to stockholders (declared during year, $32,000)	30,000 00
Traveling	839 32
Miscellaneous	2,259 69

Underwriters' Association		$2,378 05
Agents' balances charged off		1,594 41
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds	$2,621 00	
Stocks	556 00	
		3,177 00
Total Disbursements		**$486,897 49**
Balance		**$922,943 69**

LEDGER ASSETS

Book value of bonds, $142,525.78, and stocks, $632,579.69		$775,105 47
Cash in company's office		5,696 60
Deposits in trust companies and banks *on interest*		26,326 39
Premiums in course of collection:		
	Written on or after Oct. 1 / Written before Oct. 1	
Plate glass	$107,029 80 / $8,785 43	
		115,815 23
Total		**$922,943 69**

NON-LEDGER ASSETS

Interest accrued on bonds	2,258 17
Market value of bonds and stocks over book value	1,784 53
Gross Assets	**$926,986 39**

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written before October 1, 1909	8,785 43
Total admitted Assets	**$918,200 96**

LIABILITIES

Losses and claims unadjusted and reported		$12,787 08
Unearned premiums		271,472 09
Commissions due or to become due on business written on or after October 1, 1909		37,005 64
Salaries, rents and miscellaneous accounts due or accrued		500 00
Taxes due or accrued		2,500 00
Dividends due stockholders		8,000 00
Total liabilities except capital		**$332,264 81**
Capital	$200,000 00	
Surplus over all liabilities	385,936 15	
Surplus to policyholders		585,936 15
Total Liabilities		**$918,200 96**

EXHIBIT OF PREMIUMS

	Plate glass
In force December 31, 1908	$551,236 55
Written or renewed	619,392 83
Total	$1,170,629 38
Expired and cancelled	627,581 63
In force December 31, 1909	$543,047 75

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)	$5,985,015 51
Losses paid since organization (less reinsurance)	2,193,362 34
Cash dividends declared since organization	231,500 00
Stock dividends declared since organization	100,000 00
Company's stock owned by directors at par value	96,150 00
Losses and claims incurred during the year (less reinsurance)	186,571 67

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Plate glass	$203,157 87	$76,258 83

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Company market value	Department market value
New York State canal imp loan 1959 3s	$102,630	$100,000	$103,000	$103,000
Virginia State funded debt 1991 3s	10,687	15,000	13,950	13,950
Quebec Que 1932 3½s	10,801	11,000	9,900	10,230
Toronto Ont 1929 3½s	9,441	10,000	9,000	9,100
Toronto Ont 1944 3½s	8,966	10,000	8,800	9,300
Stocks:				
200 B & O R R Co com	23,287	20,000	23,600	23,600
200 C M & St P Ry com	29,437	20,000	31,600	31,600
100 C M & St P Ry pref	10,000	10,000	17,200	17,200
200 C & N W Ry com	24,959	20,000	36,400	37,000
100 Del & Hud Co	15,050	10,000	18,400	18,500
300 Gt No Ry pref	47,239	30,000	42,900	43,200
100 Illinois Cent Ry	13,962	10,000	14,700	14,800
200 Interb Rapid Transit Co N Y city N Y	41,825	20,000	38,000	38,000
300 Man Ry Co N Y city N Y	45,588	30,000	41,400	42,300
100 N Y C & H R R R Co	12,812	10,000	12,500	12,700
200 No Pac Ry	26,768	20,000	29,000	29,200
500 Penn R R Co	34,219	25,000	34,250	34,250
100 Pull Pal Car Co	19,783	10,000	19,200	19,000
100 So Pac Co com	12,250	10,000	13,700	13,700
100 Union Pac Ry com	11,950	10,000	20,400	20,600
45 Met Trust Co N Y city N Y	28,250	4,500	24,300	24,120
140 Am Tel & Tel Co Boston Mass	21,362	14,000	19,740	20,020
283 City of N Y Ins Co N Y city N Y	62,940	28,300	56,600	56,600
300 Consol Gas Co N Y city N Y	50,025	30,000	48,000	48,000
150 Gen Elec Co Schenectady N Y	24,164	15,000	23,850	24,150
500 Maiden La & Wm St Co N Y city N Y	50,000	50,000	50,000	50,000
110 N Y Mut Gas Lt Co N Y city N Y	26,710	11,000	16,500	16,940
Totals	$775,105	$553,800	$776,890	$781,060

PEOPLES' SURETY COMPANY OF NEW YORK

No. 76 WILLIAM STREET, NEW YORK

[Incorporated and commenced business May 16, 1905]

JOHN H. SELL, President DANIEL A. McCANN, Secretary

CAPITAL

Capital paid up in cash, $250,000

INCOME

Net premiums:		
Liability	$185,031 07	
Fidelity	32,333 23	
Surety	122,557 25	
Total		$339,921 55
Interest:		
Mortgage loans	$8,925 29	
Bonds and stocks	13,727 08	
On deposits	2,974 61	
Other sources	240 80	
Total		25,867 78
From other sources		831 78
Total Income		**$366,621 11**
Ledger Assets December 31, 1908		**753,422 59**
Total		**$1,120,043 70**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Liability	$38,161 81	
Fidelity	4,607 55	
Surety	—308 88	
Burglary and theft	700 00	
Total		$43,160 48
Investigating and adjusting claims:		
Liability	$11,855 36	
Fidelity	182 11	
Surety	2,486 35	
Burglary and theft	97 57	
Total		14,621 39
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Liability	$37,156 03	
Fidelity	1,866 08	
Surety	9,266 10	
Total		48,288 21

Salaries and all other compensation of officers, directors, trustees and home office employees	$54,835 39
Inspections	99 75
Rents	7,043 32
State taxes on premiums	2,228 72
Legal expenses	7,010 30
Advertising	3,423 60
Printing and stationery	5,883 48
Postage, telegraph, telephone and express	3,215 21
Furniture and fixtures	670 02
Miscellaneous	5,637 37
Total Disbursements	**$196,117 24**
Balance	**$923,926 46**

LEDGER ASSETS

Mortgage loans			$148,800 00
Book value of bonds, $395,642.43 and stocks, $68,000.00			463,642 43
Cash in company's office			3,513 99
Deposits in trust companies and banks *on interest*			185,311 02
Premiums in course of collection:			
	Written on or after Oct. 1	Written before Oct. 1	
Liability	$27,664 95	$14,766 82	
Fidelity	2,769 13	1,828 03	
Surety	39,584 59	12,045 50	
Totals	$70,018 67	$28,640 35	
			98,659 02
Bills receivable			24,000 00
Total			**$923,926 46**

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages	$2,995 77	
Bonds	2,206 20	
Total		5,201 97
Gross Assets		**$929,128 43**

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$24,000 00	
Premiums in course of collection written before October 1, 1909	28,640 35	
Book value of bonds and stocks over market value	61,142 43	
Total		113,782 78
Total admitted Assets		**$815,345 65**

LIABILITIES

Losses and claims:	Unadjusted	Resisted	Total
Fidelity	$7,100 48	$2,522 30	$9,622 78
Surety	9,317 88	31,200 81	40,518 69
	$16,418 36	$33,723 11	$50,141 47
Special reserve for unpaid liability losses		55,124 45	
Total unpaid claims and loss reserves			$105,265 92

Unearned premiums:		
Liability	$77,187 68	
Fidelity	11,887 72	
Surety	51,932 94	
Total		$141,008 34
Commissions due or to become due on business written on or after October 1, 1909:		
Liability	$7,607 85	
Fidelity	553 83	
Surety	7,916 91	
Total		16,078 59
Salaries, rents and miscellaneous accounts due or accrued		2,368 28
Taxes due or accrued		2,943 12
Dividends due stockholders		20,000 00
Return premiums		693 86
Reinsurance		13,980 55
Trust funds		3,953 36
Suspense account		2,215 39
Total liabilities except capital		**$308,507 41**
Capital	$250,000 00	
Surplus over all liabilities	256,838 24	
Surplus to policyholders		506,838 24
Total Liabilities		**$815,345 65**

EXHIBIT OF PREMIUMS

	Fidelity	Surety	Liability
In force December 31, 1908	$22,312 31	$120,876 41	$127,813 08
Written or renewed	33,650 56	117,063 59	201,669 13
Totals	$55,962 87	$246,940 00	$329,482 21
Expired and cancelled	32,655 97	119,467 47	172,416 07
Balance	$23,306 90	$127,472 53	$157,066 14
Reinsurance	554 45	20,865 14	.....
Net in force December 31, 1909	$22,752 45	$106,607 39	$157,066 14
Amount at risk December 31, 1909	6,852,309 86	9,402,498 99	.....

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)		$899,175 11
Losses paid since organization (less reinsurance)		159,717 04
Cash dividends declared since organization		75,000 00
Company's stock owned by directors at par value		102,200 00
Losses and claims during the year (less reinsurance):		
Liability	$63,930 84	
Fidelity	6,086 63	
Surety	4,447 51	
Total		74,464 98

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Liability	$142,599 30	$40,109 10
Fidelity	27,736 07	5,511 55
Surety	70,027 16	3,191 12
Burglary and theft	.....	700 00
Totals	$241,262 53	$49,511 77

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

State	Amount of principal unpaid
New York	$148,800 00

SCHEDULE OF BONDS AND STOCKS OWNED

	Book value	Par value	Co. & dep't market value
Bonds:			
New York city bonds 1954 3½s	$253,134	$250,000	$225,000
Atchison Topeka & Santa Fe gen mtg 1995 4s	9,812	10,000	10,000
Colorado Southern rfdg ext 1935 4½s	8,363	10,000	9,800
Great Northern & Northern Pacific Joint C. B & Q. col 1921 4s	9,800	10,000	9,700
Central Pacific 1st rfdg 1949 4s	9,750	10,000	9,700
Chicago Burlington & Quincy Ill div 1949 3½s	9,208	10,000	9,000
Chesapeake & Ohio 1992 4½s	10,387	10,000	10,300
Pennsylvania R R con 1915 3½s	23,932	25,000	24,250
Baltimore & Ohio Southern div 1925 3½s	9,150	10,000	9,000
Missouri Kansas & Texas 1936 4½s	9,313	10,000	9,100
Brooklyn Rapid Transit 2002 4s	8,475	10,000	8,700
Atchison Short Line 1958 4s	9,587	10,000	9,400
Atlantic Coast Line 1952 4s	9,687	10,000	9,500
Southern Pacific 20-yr 1929 4s	10,288	10,000	10,600
Oregon Short Line 1929 4s	4,756	5,000	4,750
Stocks:			
130 Union Bk of Brooklyn	41,500	13,000	13,000
100 Home Bk of Brooklyn	16,500	10,000	11,700
100 Remsen Bond & Mortgage Co	10,000	10,000	9,000
Totals	$463,642	$433,000	$402,500

THE PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK

No. 290 BROADWAY, NEW YORK

[Incorporated May 5, 1893; commenced business May 6, 1893]

KIMBALL C. ATWOOD, President WILFRID C. POTTER, Secretary

CAPITAL

Capital paid up in cash, $350,000

INCOME

Net premiums:		
Accident	$1,289,601 03	
Health	250,722 26	
Total		$1,540,323 29
Interest:		
Bonds and stocks	$63,423 11	
On deposits	2,373 99	
Total		65 797 10
Total Income		**$1,606,120 39**
Ledger Assets December 31, 1908		**1,743,705 07**
Total		**$3,349,825 46**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident	$407,151 54	
Health	71,031 00	
Total		$478,182 54
Investigating and adjusting claims:		
Accident	$16,527 00	
Health	2,754 59	
Total		19,281 59
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident	$359,021 95	
Health	66,545 98	
Total		425,567 93
Salaries and all other compensation of officers, directors, trustees and home office employees		120,082 46
Salaries, traveling and all other expenses of agents not paid by commissions		40,526 05
Medical examiners' fees and salaries		8,115 83
Inspections		835 00
Rents		13,644 02

State taxes on premiums	$21,933 37
Insurance department licenses and fees	4,098 [illegible]
All other licenses, fees and taxes	1,392 75
Legal expenses	1,760 23
Advertising	5,904 72
Printing and stationery	8,229 74
Postage and express	8,262 86
Furniture and fixtures	1,278 05
Dividends to stockholders (declared during year $84,000)	84,000 00
Telegraph, telephone, exchange, car fare and office expenses	3,001 61
Total Disbursements	**$1,246,097 06**
Balance	**$2,103,728 40**

LEDGER ASSETS

Book value of bonds, $1,473,995.81 and stocks, $219,413.43			$1,693,409 24
Cash in company's office			1,759 44
Deposits in trust companies and banks *not on interest*			50,000 00
Deposits in trust companies and banks *on interest*			166,572 72
Premiums in course of collection:			
	Written on or after Oct. 1	Written before Oct. 1	
Accident	$124,097 40	$28,503 48	
Health	25,417 54	5,838 06	
Totals	$149,514 94	$34,341 54	
			183,856 48
Bills receivable			904 05
Advances to agents			7,226 47
Total			**$2,103,728 40**

NON-LEDGER ASSETS

Interest due and accrued on bonds	10,879 29
Gross Assets	**$2,114,607 69**

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$904 05	
Premiums in course of collection written before October 1, 1909	34,341 54	
Book value of bonds and stocks over market value	87,350 17	
Advances to agents	7,226 47	
Total		129,822 23
Total admitted Assets		**$1,984,785 46**

LIABILITIES

Losses and claims:	Unadjusted and reported	Resisted	Total
Accident	$91,320 55	$42,250 00	$133,570 55
Health	13,958 91	1,300 00	15,258 91
	$105,279 46	$43,550 00	$148,829 46
Deduct reinsurance			5,000 00
Total unpaid claims			$143,829 46

Unearned premiums:		
Accident	$490,693 85	
Health	112,728 04	
Total		$603,421 89
Commissions due or to become due on business written on or before October 1, 1909:		
Accident	$30,290 17	
Health	7,504 09	
Total		37,794 26
Salaries, rents and miscellaneous accounts due or accrued		10,164 86
Taxes due or accrued		22,000 00
Dividends due stockholders		7,000 00
Reinsurance		2,758 40
Advance premiums at 100 per cent		3,322 00
Reserve for contingent installment policy claims		123,810 00
Total liabilities except capital		**$954,100 87**
Capital	$350,000 00	
Surplus over all liabilities	680,684 59	
Surplus to policyholders		1,030,684 59
Total Liabilities		**$1,984,785 46**

EXHIBIT OF PREMIUMS

	Accident	Health
In force December 31, 1908	$986,484 38	$209,898 00
Written or renewed	1,333,705 83	280,155 25
Totals	$2,320,190 21	$490,053 25
Expired and cancelled	1,334,953 71	264,252 75
Balance	$985,236 50	$225,800 50
Reinsurance	3,848 80	344 42
Net in force December 31, 1909	$981,387 70	$225,456 08

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)	$18,099,375 28
Losses paid since organization (less reinsurance)	6,666,768 21
Cash dividends declared since organization	422,000 00
Stock dividends declared since organization	100,000 00
Company's stock owned by directors at par value	153,500 00
Losses and claims incurred during the year (less reinsurance):	
Accident	$449,477 27
Health	73,292 49
Total	522,769 76

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident	$321,529 66	$73,541 66
Health	68,403 61	25,209 44
Totals	$389,933 27	$98,751 10

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Co. & dep't market value
New York city 1915 3½s	$106,197	$100,000	$98,000
New York city 1918 3½s	64,476	60,000	57,600
New York city 1920 3½s	43,369	40,000	38,400
New York city 1950 3½s	108,617	100,000	90,000
New York city 1954 3½s	353,719	350,000	315,000
New York city 1954 3½s	49,562	50,000	45,000
New York city 1940 3½s	94,000	100,000	91,000
New York city 1-yr rev Oct 20 1910 4s	50,000	50,000	50,000
New York city 1-yr rev Oct 21 1910 4s	100,000	100,000	100,000
New York city 1-yr rev Nov 3, 1910 4s	50,000	50,000	50,000
New York city 1919 3s	46,200	50,000	46,000
Brooklyn Union Gas Co 1945 5s	16,934	15,000	16,050
Constitution Pub Co Atlanta Ga 1930 5s	9,822	10,000	10,000
U S Steel issue of 1903 1963 5s	7,088	10,000	10,500
W Va Pulp and Paper Co 1924 5s	10,000	10,000	10,000
Atchison Topeka & Santa Fe R R 1995 4s	25,006	25,000	25,000
Chicago B & Q R R 1927 4s	10,900	10,000	10,000
Chicago B & Q R R 1922 4s	5,130	5,000	5,000
C C C & St Louis R R 1993 4s	9,600	10,000	9,700
Chesapeake & Ohio R R 1992 4½s	15,375	15,000	15,450
Manhattan R R 1990 4s	5,028	5,000	4,900
Northern Pacific R R 1997 4s	25,888	25,000	25,750
Toledo St Louis & Western 1950 4s	7,178	10,000	8,100
Union Pacific R R 1947 4s	26,011	25,000	25,500
West Shore R R 2361 4s	10,156	10,000	10,200
Pennsylvania R R 1910 5s	49,828	50,000	50,000
New York Central R R 1910 5s	34,881	35,000	35,000
Interborough Rapid Transit R R 1911 6s	20,550	20,000	20,800
Michigan Central R R 1910 5s	10,100	10,000	10,000
Lake Shore and Michigan Central R R 1910 5s	10,100	10,000	10,000
Worcester Salt Co N Y 1919 5s	50,000	50,000	50,000
N Y N H & Hartford R R 1955 4s	24,594	25,000	24,250
Chicago Mil & St Paul R R 1934 4s	23,688	25,000	23,500
Stocks:			
500 Union Typewriter 1st pfd N Y	56,300	50,000	56,000
114 Union Typewriter 2d pfd N Y	11,828	11,400	12,540
1,500 Merchants Exchange Nat Bk	125,841	75,000	123,750
50 Washington Trust Co	21,125	5,000	18,750
Paving Certificate of the city of Bradentown Fla dated Aug 4 1909	3,529	3,529	3,529
Paving Certificate of the city of Bradentown Fla dated Dec 1 1909	790	790	790
	$1,693,409	$1,605,719	$1,606,059

UNITED STATES CASUALTY COMPANY

No. 141 BROADWAY, NEW YORK

[Incorporated May 2, 1895; commenced business May 3, 1895]

EDSON S. LOTT, President D. G. LUCKETT, Secretary

CAPITAL

Capital paid up in cash, $500,000

INCOME

Net premiums:		
Accident	$602,919 72	
Health	225,240 94	
Liability	796,073 99	
Workmen's collective	11,553 78	
Steam boiler	38,172 55	
Burglary and theft	62,182 95	
Sprinkler	48,211 05	
Total		$1,784,354 98
Interest:		
Mortgage loans	$13,569 57	
Bonds and stocks	76,351 51	
On deposits	2,195 85	
Total		92,116 93
Rents		368 76
From other sources		134 07
Agents' balances previously charged off		151 91
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds	$1,625 00	
Stocks	37,280 80	
		38,905 80
Total Income		**$1,916,032 45**
Ledger Assets December 31, 1908	$2,253,051 69	
Increase of capital	100,000 00	
		2,353,051 69
Total		**$4,269,084 14**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident	$208,563 04	
Health	75,844 39	
Liability	251,654 39	
Workmen's collective	3,917 91	
Steam boiler	550 33	
Burglary and theft	15,690 63	
Sprinkler	13,487 12	
Total		$569,707 81

Investigating and adjusting claims:		
Accident	$22,891 33	
Health	7,047 82	
Liability	74,996 37	
Workmen's collective	465 68	
Steam boiler	55 39	
Burglary and theft	1,471 98	
Sprinkler	2,160 51	
Total		$109,089 08
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident	$174,442 60	
Health	62,520 73	
Liability	206,926 95	
Workmen's collective	2,577 06	
Steam boiler	9,091 21	
Burglary and theft	16,820 53	
Sprinkler	11,965 85	
Total		484,344 93
Salaries and all other compensation of officers, directors, trustees and home office employees		105,476 34
Salaries, traveling and all other expenses of agents not paid by commissions		49,904 05
Inspections		21,591 51
Rents		20,671 27
Repairs and expenses on real estate		75 55
Taxes on real estate		41 37
State taxes on premiums		22,412 90
Insurance department licenses and fees		7,220 23
All other licenses, fees and taxes		2,258 95
Legal expenses		1,668 93
Advertising		3,978 45
Printing and stationery		27,899 00
Postage, telegraph, telephone and express		10,852 25
Furniture and fixtures		8,783 50
Dividends to stockholders (declared during year $155,000; in stock $100,000, in cash $55,000		152,432 50
Extended fire accident insurance		4,631 57
Miscellaneous		5,645 71
Profit and loss		226 79
Auditors' fees		1,900 00
Agents' balances charged off		1,385 19
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds	$13,610 00	
Stocks	64,442 18	
		78,052 18
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		99 30
Total Disbursements		**$1,690,349 36**
Balance		**$2,578,734 78**

LEDGER ASSETS

Book value of real estate	$5,000 00
Mortgage loans	294,000 00
Book value of bonds, $880,070.00, and stocks, $1,173,385.60	2,053,455 60
Cash in company's office	18,252 23

Deposits in trust companies and banks *not on interest*			$27,265 83
Deposits in trust companies and banks *on interest*			23,587 19
	Written on or after Oct. 1	Written before Oct. 1	
Premiums in course of collection:			
Accident	$46,618 21		
Health	21,735 10		
Liability	72,766 06	$442 04	
Workmen's collective	1,710 73		
Steam boiler	3,250 15	75 00	
Burglary and theft	6,564 04	22 50	
Sprinkler	3,990 10		
Totals	$156,634 39	$539 54	157,173 93
Total			**$2,578,734 78**

NON-LEDGER ASSETS

Interest accrued:		
Mortgages	$4,474 89	
Bonds	9,606 64	
Total		14,081 53
Gross Assets		**$2,592,816 31**

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written before October 1, 1909	$539 54	
Book value of bonds and stocks over market value	32,738 60	
Total		33,278 14
Total admitted Assets		**$2,559,538 17**

LIABILITIES

Losses and claims:	Unadjusted	Resisted	Total	
Accident	$44,015 00	$19,185 00	$64,100 00	
Health	12,750 00	280 00	13,030 00	
Burglary and theft	1,095 00		1,095 00	
Sprinkler	850 00		850 00	
Workmen's collective	725 00		725 00	
	$60,335 00	$19,465 00	$79,800 00	
Special reserve for unpaid liability losses			196,542 43	
Total unpaid claims and loss reserves				$276,342 43
Unearned premiums:				
Accident			$235,924 83	
Health			85,791 50	
Liability			325,991 85	
Steam boiler			37,575 36	
Burglary and theft			34,049 44	
Sprinkler			25,699 51	
Workmen's collective			3,739 50	
Total				748,771 99
Commissions due or to become due on business written on or after October 1, 1909:				
Accident			$13,053 10	
Health			6,085 83	

Liability	$20,374 50	
Steam boiler	910 04	
Burglary and theft	1,837 93	
Sprinkler	1,117 23	
Workmen's collective	479 00	
Total		$43,857 63
Salaries, rents and miscellaneous accounts due or accrued		26,424 72
Taxes due or accrued		30,000 00
Dividends due stockholders		12,627 50
Reinsurance		8,522 95
Additional special reserve for claims		100,000 00
Reserve for reinsurance in non-admitted companies		12,867 77
Agents' credit balances		123 18
Total liabilities except capital		**$1,259,538 17**
Capital	$500,000 00	
Surplus over all liabilities	800,000 00	
Surplus to policyholders		1,300 000 00
Total Liabilities		**$2,559,538 17**

EXHIBIT OF PREMIUMS

	Accident	Health	Liability
In force December 31, 1908	$487,304 84	$172,606 18	$425,915 99
Written or renewed	757,817 46	298,929 46	1,083,359 69
Totals	$1,245,122 30	$471,535 64	$1,509,275 68
Expired and cancelled	769,955 45	301,206 26	882,285 66
Balance	$475,166 85	$170,329 38	$626,990 02
Reinsurance	5,890 60	.....	1,130 14
Net in force December 31, 1909	$469,276 25	$170,329 38	$625,859 88

	Workmen's collective	Sprinkler
In force December 31, 1908	$5,124 88	$44,664 91
Written or renewed	13,589 80	64,355 57
Totals	$18,714 68	$109,020 48
Expired and cancelled	11,235 68	59,344 89
In force December 31, 1909	$7,479 00	$49,675 59

	Steam boiler	Burglary and theft
In force December 31, 1908	$75,153 48	$54,290 18
Written or renewed	51,347 06	72,279 99
Totals	$126,500 54	$126,570 17
Expired and cancelled	52,322 08	59,818 29
Balance	$74,178 46	$66,751 88
Reinsurance	.....	2,226 47
Net in force December 31, 1909	$74,178 46	$64,525 41

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)	$14,231,171 64
Losses paid since organization (less reinsurance)	5,531,276 50
Cash dividends declared since organization	167,500 00
Stock dividends declared since organization	100,000 00
Company's stock owned by directors at par value	128,675 00

Losses and claims incurred during the year (less reinsurance):		
Accident	$235,405 77	
Health	85,569 63	
Liability	373,840 80	
Steam boiler	200 79	
Burglary and theft	17,934 58	
Sprinkler	17,782 30	
Workmen's collective	4,755 54	
Total		$735,489 41

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident	$169,118 22	$78,101 05
Health	58,828 55	26,978 11
Liability	213,736 89	65,690 16
Steam boiler	9,010 75	468 85
Burglary and theft	33,000 48	9,890 82
Sprinkler	4,496 06	92 24
Totals	$488,190 95	$181,221 23

SCHEDULE OF REAL ESTATE OWNED, CLASSIFIED BY STATES

State	Book and market value
Illinois	$4,500 00
Missouri	500 00
	$5,000 00

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

	Amount of principal unpaid
New York	$294,000 00

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Co. & dep't market value
B & O R Co 1st mtg gold 1948 4s	$20,050	$20,000	$19,800
B & O R Co gold P L E & W Va system 1941 4s	48,500	50,000	46,500
A T & S Fe R Co gold 1995 4s	101,587	100,000	100,000
Erie R R prior lien gold 1996 4s	46,236	47,000	40,800
Long Island R unl 50-yr mtg gold 1949 4s	25,094	25,000	23,750
Pough Cy & Wap's Falls Elec Ry Co 1st mtg gold 1924 5s	40,000	40,000	38,800
Man Ry Co Con Mtg gold N Y city 1990 4s	48,250	50,000	49,000
Con stock of the City of N Y (gold) (for the redemption of bonds and stocks maturing in 1896) 1922 3½s	5,350	5,000	4,750
Con stock of the City of N Y (gold) additional dock 1928 3½s	228,638	210,000	197,000
Con stock of the City of N Y (gold) (street and park opening fund stock) 1918 3½s	43,000	40,000	38,400
City of Cleveland O reg park 1933 4s	60,000	60,000	61,200
City of Richmond Va ref series A 1938 4s	15,956	15,000	15,150
City of Norfolk Va Atlantic City Ward impruov 1932 4s	4,944	5,000	4,800
The Kan City So Ry Co 1st mtg 50 yr gold 1950 3s	18,781	25,000	18,250

	Book value	Par value	Co. & dep't market value
Bonds:			
Inter R T Co 45 year (regis) (gold) mtg bonds ser A N Y C 1952 5s...	$77,250	$75,000	$78,000
Norfolk & W Ry Co div (1st lien) & gen mtg gold 1944 4s.....	46,500	50,000	46,500
Reading Co and the Phila & Rdg Coal & I gen mtg gold 1997 4s.....	49,934	50,000	50,000
Stocks:			
1,000 Atch T & S Fe Ry Co pfd.....	103,825	100,000	105,000
500 Southern Pac Co com.....	57,779	50,000	68,500
1,300 Manhattan Ry Co N Y City...	207,813	130,000	183,300
500 Southern Ry Co (pfd stock trust certificates)	49,887	50,000	37,500
500 Consolidated Gas Co of N Y....	71,924	50,000	80,000
100 Chicago & Northw Ry Co com.	13,113	10,000	18,500
134 The Fourth Nat Bk of the City of New York	27,547	13,400	27,872
300 Northern Pacific Ry Co.....	42,312	30,000	43,800
200 The Brooklyn Union Gas Co Brooklyn N Y	24,725	20,000	32,400
1,000 The N Y N H & H R Co.....	158,950	100,000	158,000
500 Illinois Central R Co.....	72,888	50,000	74,000
100 The Pullman Co pfd.....	18,812	10,000	19,000
335 Consolidated Gas El L & P Co Baltimore pfd	29,296	33,500	29,480
500 American Tel & Tel Co.....	57,069	50,000	71,500
100 The German-American Bk New York city	10,519	7,500	10,575
300 Kings Co Electric Light & Power Co Brooklyn N Y.....	39,848	30,000	39,000
100 Atch T & S Fe Ry Co com.....	10,785	10,000	12,300
100 The Louisville & Nash R Co..	15,212	10,000	15,800
1,000 Pennsylvania R Co	68,469	50,000	68,500
500 The Delaware & Hudson Co...	92,613	50,000	92,500
Totals	$2,053,456	$1,721,400	$2,020,717

UNITED STATES GUARANTEE COMPANY

No. 111 BROADWAY, NEW YORK

[Incorporated and commenced business January 18, 1890]

EDWARD RAWLINGS, President DANIEL J. TOMPKINS, Secretary

CAPITAL

Capital paid up in cash, $250,000

INCOME

Net premiums		$177,306 92
Interest:		
Bonds and stocks	$21,821 94	
On deposits	1,478 70	
Total		23,300 64
Premiums paid in advance on 1910 risks		152 75
Total Income		**$200,760 31**
Ledger Assets December 31, 1908		**722,859 03**
Total		**$923,619 34**

DISBURSEMENTS

Net amount paid policyholders for losses	$32,450 59
Investigating and adjusting claims	1,400 62
Commissions or brokerage, less amount received on return premiums and reinsurance	20,945 67
Salaries and all other compensation of officers, directors, trustees and home office employees	39,503 79
Salaries, traveling and all other expenses of agents not paid by commissions	7,671 30
Inspections	1,701 78
Rents	6,193 07
State taxes on premiums	1,419 27
Insurance department licenses and fees	501 05
All other licenses, fees and taxes	57 82
Legal expenses	8,325 08
Advertising	191 81
Printing and stationery	2,661 24
Postage, telegraph, telephone and express	4,159 87
Furniture and fixtures	1,230 41
Dividends to stockholders (declared during year $15,000)	15,000 00
Other disbursements	1,702 08
Advance premiums 1909, included in 1908 income	40 75
Total Disbursements	**$145,156 20**
Balance	**$778,463 14**

LEDGER ASSETS

Book value of bonds, $511,335.34, and stocks, $168,452.50			$679,787 84
Cash in company's office			467 00
Deposits in trust companies and banks *not on interest*			1,260 70
Deposits in trust companies and banks *on interest*			77,288 03
	Written on or after Oct. 1	Written before Oct. 1	
Premiums in course of collection:			
Fidelity	$17,751 72	$1,907 85	19,659 57
Total			**$778,463 14**

NON-LEDGER ASSETS

Interest accrued on bonds	3,655 00
Gross Assets	**$782,118 14**

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written before October 1, 1909	$1,907 85	
Book value of bonds and stocks over market value	85,167 84	
Total		87,075 69
Total admitted Assets		**$695,042 45**

LIABILITIES

Losses and claims:	Unadjusted and reported	Resisted	Total	
Accident	$17,994 52	$408 93	$18,403 45	
Deduct reinsurance			5,439 56	
Total unpaid claims				$12,963 89
Unearned premiums:				
Fidelity			$38,208 34	
Excise risks written in New York State			22,586 97	
Total				60,795 31
Commissions due or to become due on business written on or after October 1, 1909				1,007 29
Taxes due or accrued				1,669 29
Reinsurance				2,496 82
Advance premiums at 100 per cent				152 75
United States corporation tax				425 00
Voluntary reserve for contingencies				15,000 00
Total liabilities except capital				**$94,510 35**
Capital			$250,000 00	
Surplus over all liabilities			350,532 10	
Surplus to policyholders				600,532 10
Total Liabilities				**$695,042 45**

EXHIBIT OF PREMIUMS

	Fidelity
In force December 31, 1908	$142,334 89
Written or renewed	225,632 57
Totals	$367,967 46
Expired and cancelled	216,443 11
Balance	$151,524 35
Reinsurance	43,388 78
Net in force December 31, 1909	$108,135 57
Amount at risk December 31, 1909	46,429,745 00

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)	$2,229,525 88
Losses paid since organization (less reinsurance)	645,565 31
Cash dividends declared since organization	277,500 00
Company's stock owned by directors at par value	35,200 00
Losses and claims incurred during the year (less reinsurance)	32,070 82

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Fidelity	$154,120 88	$36,690 03

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Company market value	Department market value
New York city consd stock reg 1929 2½s	$102,325	$100,000	$80 000	$80,000
New York city bonds int 1954 3½s	103,250	100,000	90,000	90,000
New York city bonds reg 1940 3½s	84,720	75,000	68,250	68,250
New York city bonds reg 1941 3½s	54,250	50,000	45,500	45,500
New York city bonds coupon 1927 3½s	11,087	10,000	9,400	9,400
New York city bonds (Brooklyn) reg 1920 3½s	51,848	50,000	48,000	48,000
New York State canal improvement bonds 1958 3½s	30,506	30,000	30,900	30,900
Lake Shore & Mich So Ry deb bonds 1931 4s	23,183	25,000	23,750	23,750
Buffalo Rochester & Pittsburg Ry con bonds 1957 4½s	20,140	19,000	20,900	20,900
Interborough R T Co bds 1952 5s	10,500	10,000	10,300	10,400
New York Tel Co 1st 4½ p c bds 1939 4½s	19,525	20,000	19,600	19,600
Stocks:				
410 Western Union Tel Co	32,378	41,000	31,570	31,980
200 Pittsburgh Ft Wayne & Chicago R R guar	37,850	20,000	35,000	35,200
250 Norfolk & Western R R Co pfd	19,625	25,000	22,250	22,250
300 Great Northern Ry pfd	39,300	30,000	42,900	43,200
100 New York Lackawanna & Western R R Co guar	11,400	10,000	12,700	12,700
200 Third Ave R R Co	27,900	20,000	3,600	3,600
Totals	$679,788	$635,000	$594,620	$595,630

Casualty, Fidelity and Surety and Credit Insurance Companies of Other States and Countries

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF COMPANIES OF OTHER STATES AND COUNTRIES AUTHORIZED TO TRANSACT BUSINESS IN THIS STATE, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1909.

THE ÆTNA ACCIDENT AND LIABILITY COMPANY

HARTFORD, CONN.

[Organized April 23, 1885; commenced business May 26, 1907]

M. G. BULKELEY, President — J. S. ROWE, Secretary

CAPITAL

Capital paid up in cash, $500,000

INCOME

Net premiums:		
Plate glass	$30,790 11	
Fly wheel	2,280 61	
Burglary and theft	58,574 38	
Automobile property damage	188,047 60	
Total		$279,692 7
Interest:		
Mortgage loans	$22,483 45	
Collateral loans	1,600 00	
Bonds and stocks	9,536 11	
On deposits	6 62	
Total		33,626 18
Total Income		**$313,318 88**
Ledger Assets December 31, 1908		**777,715 74**
Total		**$1,091,034 62**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Plate glass	$4,202 02	
Burglary and theft	7,035 98	
Automobile property damage	68,456 19	
Total		$79,694 19
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Plate glass	$7,865 77	
Fly wheel	506 94	
Burglary and theft	15,259 26	
Automobile property damage	37,784 76	
Total		61,416 73
Salaries and all other compensation of officers, directors, trustees and home office employees		10,636 01
Salaries, traveling and all other expenses of agents not paid by commissions		4,630 75
Inspections		1,257 94

Rents	$544 50
State taxes on premiums	963 86
Insurance department licenses and fees	2,893 73
All other licenses, fees and taxes	7,275 53
Legal expenses	574 47
Advertising	2,004 35
Printing and stationery	8,093 27
Postage, telegraph, telephone and express	1,222 47
Furniture and fixtures	498 07
Dividends to stockholders (declared during year, $20,000)	20,000 00
Other disbursements	155 83
Total Disbursements	**$201,861 70**
Balance	**$889,172 92**

LEDGER ASSETS

Mortgage loans	$472,000 00
Collateral loans	25,000 00
Book value of bonds	262,281 25
Cash in company's office	7,988 10
Deposits in trust companies and banks *not on interest*	75,531 13

Premiums in course of collection:	Written on or after Oct. 1	Written before Oct. 1	
Plate glass	$4,869 21	$795 51	
Fly wheel	180 00	.....	
Burglary and theft	10,189 86	921 22	
Automobile property damage	23,724 14	4,210 99	
Totals	$38,963 21	$5,927 72	
			44,890 93
Bills receivable			1,481 51
Total			**$889,172 92**

NON-LEDGER ASSETS

Interest accrued:		
Mortgages	$5,974 72	
Bonds	2,125 00	
Collateral loans	275 00	
Total		8,374 72
Gross Assets		**$897,547 64**

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$1,481 51	
Premiums in course of collection written before October 1, 1909	5,927 72	
Book value of bonds and stocks over market value	4,156 25	
Loan on Ætna Life Insurance Co. stock	14,000 00	
Total		25,565 48
Total admitted Assets		**$871,982 16**

LIABILITIES

Losses and claims:	Unadjusted	Resisted	Total	
Surety	$940 28		$940 28	
Burglary and theft	917 50	$455 82	1,373 32	
Automobile property damage	14,785 78	5,200 00	19,985 78	
	$16,643 56	$5,655 82	$22,299 38	
Deduct reinsurance			205 81	
Total unpaid claims				$22,093 57
Unearned premiums:				
Plate glass			$16,103 54	
Burglary and theft			29,371 29	
Fly wheel			1,619 34	
Automobile property damage			85,361 70	
Total				132,455 87
Commissions due or to become due on business written on or after October 1, 1909:				
Plate glass			$1,623 07	
Burglary and theft			3,056 96	
Fly wheel			45 00	
Automobile property damage			5,931 03	
Total				10,656 06
Salaries, rents and miscellaneous accounts due or accrued				1,000 00
Taxes due or accrued				10,428 27
Reinsurance				1,171 36
Total liabilities except capital				**$ 77,805 13**
Capital			$500,000 00	
Surplus over all liabilities			194,177 03	
Surplus to policyholders				694,177 03
Total liabilities				**$871,982 16**

EXHIBIT OF PREMIUMS

	Fly wheel	Plate glass
In force December 31, 1908		$798 03
Written or renewed	$2,876 99	35,309 86
Totals	$2,876 99	$36,107 89
Expired and cancelled	596 38	6,090 94
In force December 31, 1909	$2,280 61	$30,016 95

	Burglary and theft	Automobile property damage
In force December 31, 1908	$3,150 46	$51,559 41
Written or renewed	71,403 87	225,122 12
Totals	$74,554 33	$276,681 53
Expired and cancelled	17,206 60	105,651 80
Balance	$57,347 73	$171,029 73
Reinsurance	3,787 06	
Net in force December 31, 1909	$53,560 67	$171,029 73

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)		$286,755 61
Losses paid since organization (less reinsurance)		86,829 47
Cash dividends declared since organization		40,000 00
Company's stock owned by directors at par value		150,000 00
Loaned to officers		14,000 00
Losses and claims incurred during the year (less reinsurance)		
Plate glass	$5,142 30	
Burglary and theft	8,203 49	
Automobile property damage	81,313 17	
Total		94,658 96

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Plate glass	$1,477 03	$255 39
Burglary and theft	9,035 85	251 13
Fly wheel	87 87	.....
Automobile property damage	50,864 10	17,865 55
Totals	$62,364 85	$18,372 07

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

	Amount of principal unpaid
Connecticut	$369,000 00
Texas	103,000 00
	$472,000 00

SCHEDULE OF COLLATERAL LOANS

	Par value	Rate used	Market value	Amount loaned	Interest
33 Aetna Life Ins Co stock	$3,300	443	$14,619	$14,000	5
The Evening Post Assn bds.	12,000	100	12,000	11,000	5
Totals	$15,300		$26,619	$25,000	

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
New York City 1954 3½s.	$142,500	$150,000	$135,000	$135,000
Lake Shore & M S R R 1931 4s	46,125	50,000	47,500	47,500
N Y C & H R R 1917 5s	49,781	50,000	51,875	52,500
Mutual Term Co of Buffalo 1924 4s	23,875	25,000	23,750	23,750
Totals	$262,281	$275,000	$258,125	$258,750

THE ÆTNA INDEMNITY COMPANY

HARTFORD, CONN.

Executive office, 68 William street, New York

[Incorporated March, 1897; commenced business May, 1897]

OTTO KELSEY, President CHARLES I. BROOKS, Secretary

CAPITAL

Capital paid up in cash, $250,225

INCOME

Net premiums:		
Accident	$27,003 28	
Health	15,708 87	
Fidelity	82,956 95	
Surety	310,805 37	
Plate glass	134,481 56	
Burglary and theft	134,683 21	
Total		$705,639 24
Interest:		
Mortgage loans	$3,100 68	
Bonds and stocks	21,185 11	
On deposits	756 71	
Other sources	100 91	
Total		25,143 41
From other sources		1,192 41
Loan from Northern Bank of New York, Riverside branch		65,000 00
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds	$87 50	
Stocks	2,793 96	
		2,881 46
Total Income		**$799,856 52**
Ledger Assets December 31, 1908	$861,401 00	
Increase of capital	225 00	
		861,626 00
Total		**$1,661,482 52**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident	$16,486 67	
Health	1,016 86	
Fidelity	27,667 15	
Surety	114,958 98	
Plate glass	37,982 55	
Burglary and theft	54,859 01	
Total		$252,971 22

Investigating and adjusting claims:		
Accident	$71 08	
Health	61 57	
Fidelity	414 07	
Surety	32,728 01	
Burglary and theft	2,973 77	
Total		$36,248 50
Commissions or brokerage, less amount received on premiums and reinsurance:		
Accident	$6,700 96	
Health	2,997 47	
Fidelity	17,592 86	
Surety	58,145 84	
Plate glass	39,497 57	
Burglary and theft	30,692 12	
Total		155,626 82
Salaries and all other compensation of officers, directors, trustees and home office employees		99,620 23
Salaries, traveling and all other expenses of agents not paid by commissions		23,765 59
Medical examiners' fees and salaries		47 00
Inspections		77 30
Rents		16,371 33
Taxes on real estate		178 62
State taxes on premiums		7,505 44
Insurance department licenses and fees		7,028 56
All other licenses, fees and taxes		5,327 73
Legal expenses		12,002 34
Advertising		2,001 76
Printing and stationery		18,420 68
Postage, telegraph, telephone and express		15,216 26
Furniture and fixtures		2,678 87
Interest		595 94
Miscellaneous		744 35
Agency expense		8,246 44
Suspense		1,880 29
Traveling		8,687 69
Office expense		5,042 74
General expense		5,064 69
Premiums paid in advance		765 16
Premiums in suspense		1,288 93
Agents' balances charged off		40 87
Gross loss on sale or maturity of ledger assets, viz.:		
Real estate	$283 17	
Bonds	2,431 25	
		2,714 42
Total Disbursements		**$690,159 77**
Balance		**$971,322 75**

LEDGER ASSETS

Book value of real estate	$5,101 26
Mortgage loans	66,482 82
Book value of bonds, $465,453.68, and stocks, $213,225	678,678 68
Cash in company's office and in transit	11,914 94
Deposits in trust companies and banks *not on interest*	12,128 58
Deposits in trust companies and banks *on interest*	16,248 39

Premiums in course of collection:

	Written on or after Oct. 1	Written before Oct. 1	
Accident	$7,351 66	$926 43	
Health	6,625 31	422 62	
Fidelity	8,827 03	1,814 17	
Surety	39,915 20	54,914 65	
Plate glass	23,305 01	2,733 90	
Burglary and theft	20,678 45	3,811 27	
Totals	$106,702 66	$64,623 04	$171,325 70
Assignment of deposit of Village of Cleveland Heights, Ohio, in Reserve Trust Co			734 07
Due from Shaw and Task for United Copper Stock sold December 31, 1909			4,725 00
Debit difference			803 25
Protested checks			1,176 35
Munich Reinsurance Co. on account of losses paid			2,003 71
Total			**$971,322 75**

NON-LEDGER ASSETS

Interest accrued:		
Mortgages	$241 29	
Bonds	4,565 40	
Total		4,806 69
Market value of real estate over book value		2,985 47
Due for reinsurance on losses paid		857 77
Gross Assets		**$979,972 68**

DEDUCT ASSETS NOT ADMITTED

Due from Shaw and Task	$4,725 00	
Assignment of deposit of Village of Cleveland Heights	734 07	
Due for reinsurance in unauthorized companies.	2,117 01	
Premiums in course of collection written before October 1, 1909	64,623 04	
Book value of bonds and stocks over market value	31,433 75	
Mortgage, San Diego, Cal	2,434 00	
Real estate, Depew, N. Y	250 00	
Debit difference	803 25	
Protested checks	1,176 35	
Mortgages, second liens	6,697 98	
Total		114,994 45
Total admitted Assets		**$864,978 23**

LIABILITIES

Losses and claims	Adjusted	Unadjusted and reported	Resisted	Total
Accident		$762 50		$762 50
Health	$10 00	825 00		835 00
Fidelity		575 76	$12,000 00	12,575 76
Surety		9,670 71	196,237 76	205,908 47
Plate glass		1,986 77		1,986 77
Burglary and theft		7,940 12	4,289 65	12,238 77
	$10 00	$21,769 86	$212,527 41	$234,307 27
Deduct reinsurance				58,722 47
Total unpaid claims				$175,584 80

Unearned premiums:		
Accident	$10,242 71	
Health	6,192 88	
Fidelity	36,039 52	
Surety	117,872 99	
Plate glass	51,924 16	
Burglary and theft	65,502 38	
Total		$287,774 64
Commissions due or to become due on business written on or after October 1, 1909:		
Accident	$2,411 17	
Health	2,159 28	
Fidelity	2,068 69	
Surety	9,189 64	
Plate glass	8,090 00	
Burglary and theft	4,655 10	
Total		28,573 88
Taxes due or accrued		6,000 00
Due and to become due for borrowed money		65,000 00
Return premiums		5,375 10
Reinsurance		6,766 13
Advance premiums at 100 per cent		643 01
Premiums in suspense		273 72
Total liabilities except capital		**$575,991 28**
Capital	$250,225 00	
Surplus over all liabilities	38,761 95	
Surplus to policyholders		288,986 95
Total Liabilities		**$864,978 23**

EXHIBIT OF PREMIUMS

	Accident	Health	Burglary and theft
In force December 31, 1908	$322 25	$167 50	$188,760 09
Written or renewed	33,900 21	19,524 50	165,583 59
Totals	$34,222 46	$19,692 00	$354,343 68
Expired and cancelled	13,212 00	7,025 12	203,534 85
Balance	$21,010 46	$12,666 88	$150,808 83
Reinsurance	525 04	281 12	14,160 00
Net in force December 31, 1909	$20,485 42	$12,385 76	$136,648 83

	Fidelity	Surety	Plate glass
In force December 31, 1908	$83,375 93	$253,935 08	$109,200 29
Written or renewed	81,197 34	295,845 46	135,875 06
Totals	$164,573 27	$549,780 54	$245,075 35
Expired and cancelled	87,898 44	297,816 22	141,360 47
Balance	$76,674 83	$251,964 32	$103,714 88
Reinsurance	3,755 35	16,218 34	35 46
Net in force December 31, 1909	$72,910 48	$235,745 98	$103,679 42
Amount at risk December 31, 1909	20,700,741 00	60,232,347 00	

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)	$4,134,256 74
Losses paid since organization (less reinsurance)	1,465,094 51
Company's stock owned by directors at par value	4,450 00

Losses and claims incurred during the year (less reinsurance):

Accident	$17,249 17	
Health	1,851 86	
Fidelity	6,268 04	
Surety	60,412 45	
Plate glass	38,270 78	
Burglary and theft	56,489 68	
Total		$180,541 98

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident	$8,124 28	$10,722 06
Health	5,010 87	681 73
Fidelity	12,795 72	9,792 39
Surety	41,859 83	44,784 15
Plate glass	35,991 92	10,630 61
Burglary and theft	41,123 84	16,864 04
Totals	$144,906 46	$93,474 98

SCHEDULE OF REAL ESTATE OWNED, CLASSIFIED BY STATES

STATE	Book value	Market value
California	$3,151 26	$6,000 00
Massachusetts	500 00	636 73
New York	250 00	250 00
Washington	1,200 00	1,200 00
Totals	$5,101 26	$8,086 73

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

State	Amount of principal unpaid
California	$5,197 98
Massachusetts	11,750 00
New York	57,165 00
	*$74,112 98

* Book value $66,482,82.

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Company market value	Department market value
State of Mass grade crossing loan reg 1923 3½s.	$26,844	$25,000	$24,500	$24,500
Atlantic City N J water 1941 4½s	2,000	2,000	2,140	2,140
City of Boston Mass rapid transit loan reg 1936 3½s	25,875	25,000	24,000	24,000
Town of Bristol Ct fndg 2d series 1927 4s	10,800	10,000	10,100	10,100
City of Hartford Ct 1st school dist 1927 4s	6,285	6,000	6,120	6,120
City of New Britain Ct sewer fund 5th series 1924 3½s	32,100	30,000	28,500	28,500
City of N Y rapid transit gold reg 1952 3½s	49,937	47,000	42,300	42,300
City of N Y cons stock additional water stock 1922 3½s	16,001	17,000	16,150	16,150

Bonds:	Book value	Par value	Company market value	Department market value
City of N Y cons stock additional water stock 1916 3½s	$31,988	$30,000	$29,100	$29,100
Borough of Wallingford Ct munic 1929 3½s	26,562	25,000	23,250	23,250
Town of Wallingford Ct cent dist schol 1927 4s	9,608	9,000	9,000	9,000
City of Waterbury Ct fndg 1913 3½s	10,488	10,000	9,800	9,800
City of Waterbury Ct fndg 1914 3½s	10,500	10,000	9,800	9,800
City of Worcester Mass fund loan reg 1919 3½s	11,770	11,000	10,780	10,780
Town of Gunnison Colo 1918 5s	3,920	4,000	3,720	3,720
St L I M & So Ry 1st mtg gold river and gulf div 1933 4s	9,100	10,000	8,800	8,800
So Shore Tract Co 1st mtg gold 1927 5s	133,200	148,000	133,200	142,080
Bankers Realty & Security Co N Y city 1932 5s	48,476	49,000	50,470	50,470
Stocks:				
*1,500 Title & Guarantee Co of Roch N Y.	185,125	150,000	180,215	169,500
1 Real Estate Trust Co of Phila Pa preferred stock	100	100	100	100
280 Atlantic Natl Bank Providence R I	28,000	14,000	25,200	25,200
Totals	$678,679	$632,100	$647,245	$645,410

* No deduction has been made on account of this item, the Title and Guarantee Company of Rochester having ceased the transaction of business.

ÆTNA LIFE INSURANCE COMPANY *

Casualty Department

HARTFORD, CONN.

[Incorporated 1820; commenced business 1850]

M. G. BULKELEY, President — J. S. ROWE, Secretary

INCOME

Net premiums:		
Accident	$1,638,435 68	
Health	312,339 55	
Liability	3,619,585 82	
Workmen's collective	57,266 13	
Total		$5,627,627 18
Mortgage loans	$94,685 91	
Bonds and stocks	65,663 00	
On deposits	10,123 80	
Other sources	3,117 67	
Total		173,590 38
Total Income		**$5,801,217 56**
Ledger Assets December 31, 1908		**4,782,875 23**
Total		**$10,584,092 79**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident	$620,353 89	
Health	113,453 00	
Liability	1,716,884 21	
Workmen's collective	18,409 05	
Total		$2,469,100 15
Investigating and adjusting claims:		
Accident	$38,789 67	
Health	2,314 63	
Liability	164,593 31	
Total		205,697 61
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident	$521,572 28	
Health	94,205 38	
Liability	$737,310 62	
Workmen's collective	9,290 08	
Total		$1,362,378 36

* For statement of Life Department, see Part II of Insurance Report.

Salaries and all other compensation of officers, directors, trustees and home office employees	$203,815 62
Salaries, traveling and all other expenses of agents not paid by commissions	75,514 12
Medical examiners' fees and salaries	11,675 54
Inspections	111,224 52
Rents	59,439 36
State taxes on premiums	75,033 54
Insurance department licenses and fees	3,356 37
All other licenses, fees and taxes	3,539 14
Legal expenses	2,342 47
Advertising	33,119 45
Printing and stationery	58,286 29
Postage, telegraph, telephone and express	54,496 29
Furniture and fixtures	19,852 94
Dividends to stockholders (declared during year $100,000)	100,000 00
Information bureau, subscriptions, law library	2,308 18
Electric lighting	1,977 64
Entertaining agents	1,746 42
Surety bonds	1,366 53
Porter and janitor's expense, supplies, etc.	1,352 07
Ice and water filter	715 25
Painting and repairs	482 78
Notary fees, etc.	379 24
Red cross stamps	250 00
Sundry expenses	2,296 51
Investment expense	450 50
Agents' balances charged off	9,315 13
Total Disbursements	**$4,871,512 02**
Balance	**$5,712,580 77**

LEDGER ASSETS

Mortgage loans			$2,417,383 49
Book value of bonds, $1,100,045, and stocks, $858,187.50			1,958,232 50
Cash in company's office			80,640 16
Deposits in trust companies and banks *not on interest*			196,139 22
Deposits in trust companies and banks *on interest*			385,483 67
	Written on or after Oct. 1	Written before Oct. 1	
Premiums in course of collection:			
Accident	$118,330 10	$19,192 19	
Health	24,081 20	1,989 46	
Liability	329,826 31	139,039 37	
Workmen's collective	1,221 88	7,145 13	
Totals	$473,459 49	$167,366 15	640,825 64
Bills receivable			33,876 09
Total			**$5,712,580 77**

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages	$67,423 18	
Bonds	14,769 99	
Other assets	933 80	
Total		83,126 97
Gross Assets		**$5,795,707 74**

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$33,876 09	
Premiums in course of collection written before October 1, 1909	167,366 15	
Book value of bonds and stocks over market value	98,990 50	
Aetna Accident and Liability Company's stock owned	750,000 00	
Total		$1,050,232 74
Total admitted Assets		**$4,745,475 00**

LIABILITIES

Losses and claims:	Adjusted	Unadjusted and reported	Resisted	Total
Accident	$5,168 30	$83,580 27	$66,623 12	$155,371 69
Health	1,103 18	6,431 16	500 00	8,034 34
Workmen's collective	.....	4,890 00	.....	4,890 00
	$6,271 48	$94,901 43	$67,123 12	$168,296 03

Special reserve for unpaid liability losses	$1,150,097 89	
Additional reserve for unpaid liability losses	193,402 11	
Total unpaid claims and loss reserves		$1,511,796 03
Unearned premiums:		
Accident	$734,538 24	
Health	149,629 78	
Liability	1,196,052 32	
Workmen's collective	5,989 10	
Total		2,086,209 44
Commissions due or to become due on business written on or after October 1, 1909:		
Accident	$41,415 53	
Health	7,705 98	
Liability	82,456 57	
Workmen's collective	244 38	
Total		131,822 46
Salaries, rents and miscellaneous accounts due or accrued		10,000 00
Taxes due or accrued		73,101 85
Reinsurance		15,001 92
Advance premiums at 100 per cent		2,980 76
Total liabilities except surplus		**$3,830,912 46**
Surplus to policyholders		914,562 54
Total Liabilities		**$4,745,475 00**

EXHIBIT OF PREMIUMS

	Accident	Health
In force December 31, 1908	$1,366,898 15	$257,231 85
Written or renewed	1,876,661 36	386,597 64
Totals	$3,243,559 51	$643,829 49
Expired and cancelled	1,851,266 34	344,364 93

NOTE.— Capital of $2,000,000 undivided running to both Life, and Accident and Liability departments.

Balance	$1,392,293 17	$299,464 56
Reinsurance	1,029 10	205 00
Net in force December 31, 1909	$1,391,264 07	$299,259 56

	Liability	Workmen's collective
In force December 31, 1908	$2,083,521 88	$26,642 43
Written or renewed	4,000,662 98	55,124 88
Totals	$6,084,184 86	$81,767 31
Expired and cancelled	3,696,453 09	69,805 81
In force December 31, 1909	$2,387,731 77	$11,961 50

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums		$36,313,736 90
Losses paid since organization (less reinsurance)		15,598,479 73
Cash dividends declared since organization		668,750 00
Loaned to officers or stockholders		4,500 00
Losses and claims incurred during year (less reinsurance):		
Accident	$603,303 81	
Health	116,644 33	
Liability	1,640,784 21	
Workmen's collective	18,828 97	
Total		2,379,561 32

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident	$220,485 47	$78,289 33
Health	54,267 76	15,643 44
Liability	747,233 63	414,913 70
Workmen's collective	622 91	95 00
Totals	$1,022,609 77	$508,941 47

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

State:	Amount of principal unpaid
Connecticut	$13,398 49
Indiana	104,185 00
Iowa	1,759,900 00
Maine	3,500 00
Minnesota	211,150 00
Nebraska	243,750 00
North Dakota	9,600 00
Ohio	5,150 00
Oklahoma	41,750 00
Texas	25,000 00
Totals	$2,417,383 49

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Company market value	Department market value
Chicago & Erie 1982 5s	$29,375	$25,000	$28,625	$28,500
Chicago & Western Indiana 1952 4s	98,000	100,000	95,000	94,000
Choctaw Oklahoma & Gulf 1919 5s	76,675	70,000	71,400	72,800
Consol Ry guar 1954 4s	96,000	100,000	93,500	93,000
Hartford St Ry 1930 4s	35,020	34,000	34,340	34,000
Manhattan Ry 1990 4s	26,500	25,000	24,500	24,500
Mis Kan & Tex 2001 4s	69,750	75,000	65,625	65,250

Bonds:	Book value	Par value	Company market value	Department market value
N Y C & H R R R (Lake Shore coll) 1998 3½s.	$45,000	$50,000	$42,500	$40,500
North Pac Gt North (C B & Q coll) 1921 4s	48,000	50,000	48,000	48,500
Railroad Sec Co 1952 4s.	88,200	90,000	83,700	81,000
Seaboard Air Line R R Atlanta & Birm div 1933 4s	47,500	50,000	45,000	42,500
St Louis Iron Mountain & Southern 1931 5s	54,500	50,000	55,000	55,000
Wabash-Pittsburg Term 1954 4s	88,000	100,000	52,000	54,000
Wheeling & Lake Erie R R 1949 4s	46,750	50,000	44,000	43,500
Valley City Milling Co 1915 6s	10,000	10,000	10,000	10,000
Western Union Tel Co 1950 4½s	172,775	165,000	160,050	160,050
U S Funded Loan 1925 4s.	68,000	50,000	60,000	57,500
Stocks:				
250 Penn R R (50 shrs)	14,487	12,500	17,000	17,125
5,000 Aetna Accidnt & Liability Co.	750,000	500,000	750,000	750,000
1,026 West Union Tel Co.	93,700	102,600	79,002	80,028
Totals	$1,958,232	$1,709,100	$1,859,242	$1,851,753

AMERICAN BONDING COMPANY OF BALTIMORE

BALTIMORE, MD.

[Incorporated April 6, 1894; commenced business January 16, 1895]

GEORGE CATOR, President — WM. E. P. DUVALL, Secretary

CAPITAL

Capital paid up in cash, $750,000

INCOME

Net premiums:		
Fidelity	$286,856 72	
Surety	837,100 06	
Burglary and theft	208,367 56	
Total		$1,332,324 34
Interest:		
Mortgage loans	$257 50	
Bonds and stocks	58,041 78	
On deposits	3,812 64	
Other sources	3,550 94	
Total		65,662 86
From investment of collateral deposits		11,165 22
Increase in market value of collateral deposit investments		570 00
Profit and loss		1,415 10
Premiums on capital stock sold — paid into surplus		400,000 00
Gross profit on sale or maturity of ledger assets, viz:		
Bonds	$6,085 42	
Stocks	2,150 00	
		8,235 42
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds	$7,928 75	
Stocks	6,145 00	
		14,073 75
Total Income		**$1,833,446 69**
Ledger Assets December 31, 1908	$1,484,815 63	
Increase in capital	250,000 00	
		1,734,815 63
Total		**$3,568,262 32**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Fidelity	$32,971 66	
Surety	145,301 18	
Burglary and theft	43,175 28	
Total		$221,448 12

Investigating and adjusting claims:		
Fidelity and surety	$39,313 67	
Burglary and theft	4,924 48	
Total		$44,238 15
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Fidelity and surety	$229,883 31	
Burglary and theft	47,878 55	
Total		277,761 86
Salaries and all other compensation of officers, directors, trustees and home office employees		110,557 20
Salaries, traveling and all other expenses of agents not paid by commissions		121,060 52
Inspections		2,724 67
Rents		10,946 60
Repairs and expenses on real estate		55 79
Taxes on real estate		180 96
State taxes on premiums		18,049 75
Insurance department licenses and fees		13,288 76
All other licenses, fees and taxes		8,492 37
Legal expenses		18,138 32
Advertising		4,988 29
Printing and stationery		12,648 07
Postage, telegraph, telephone and express		11,945 39
Furniture and fixtures		8,399 34
Dividends to stockholders (declared during year $65,000)		65,000 00
Exchange		394 04
Field development		4,924 70
General expense		6,756 00
Insurance		432 35
Traveling expense		4,684 46
Advance premiums December 31, 1908	$6,132 93	
Advance premiums December 31, 1909	5,521 97	
		610 96
Interest and expenses on collateral deposits		8,139 87
Agents' balances charged off		315 24
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Bonds		12,508 70
Total Disbursements		**$988,690 48**
Balance		**$2,579,571 84**

LEDGER ASSETS

Book value of bonds, $1,943,950.25, and stocks, $65,220			$2,009,170 25
Cash in company's office			193 35
Deposits in trust companies and banks *on interest*			323,485 52
Premiums in course of collection:			
	Written on or after Oct. 1	Written before Oct. 1	
Fidelity	$20,304 17	$10,506 12	
Surety	103,836 12	63,361 24	
Burglary and theft	43,958 35	4,756 72	
Totals	$168,098 64	$78,624 08	246,722 72
Total			**$2,579,571 84**

NON-LEDGER ASSETS

Interest due and accrued:	
Bonds	$13,634 00
Market value of bonds and stocks over book value	3,094 75
Gross Assets	**$2,596,300 59**

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written before October 1, 1909	78,624 08
Total admitted Assets	**$2,517,676 51**

LIABILITIES

Losses and claims:	Unadjusted and reported	Resisted	Total	
Fidelity	$8,508 47	$34,438 88	$42,947 35	
Surety	137,625 42	154,825 78	292,451 20	
Burglary and theft	8,384 16	6,575 00	14,959 16	
	$154,518 05	$195,839 66	$350,357 71	
Deduct reinsurance			8,773 14	
Total unpaid claims				$341,584 57
Unearned premiums:				
Fidelity			$137,259 09	
Surety			385,411 57	
Burglary and theft			106,108 86	
Excise risks written in New York State			19,222 96	
Total				648,002 48
Commissions due or to become due on business written on or after October 1, 1909:				
Fidelity			$5,076 04	
Surety			25,959 03	
Burglary and theft			10,989 59	
Total				42,024 66
Taxes due or accrued				18,000 00
Return premiums				5,105 24
Reinsurance				12,053 37
Advance premiums at 100 per cent				5,521 97
Total liabilities except capital				**$1,072,292 29**
Capital			$750,000 00	
Surplus over all liabilities			695,384 22	
Surplus to policyholders				1,445,384 22
Total Liabilities				**$2,517,676 51**

EXHIBIT OF PREMIUMS

	Fidelity	Surety	Burglary and theft
In force December 31, 1908	$211,903 79	$655,868 70	$193,723 48
Written or renewed	301,859 03	845,588 82	250,126 05
Totals	$513,762 82	$1,501,457 52	$443,849 53
Expired and cancelled	239,371 17	689,220 82	217,022 21

Balance	$274,391 65	$812,236 70	$226,827 32
Reinsurance	2,668 61	21,011 55	30,404 01
Net in force December 31, 1909	$271,723 04	$791,225 15	$196,423 31
Amuount at risk December 31, 1909	91,454,876 99	238,243,466 96	

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)		$7,560,178 72
Losses paid since organization (less reinsurance)		2,345,686 02
Cash dividends declared since organization		535,000 00
Company's stock owned by directors at par value		268,775 00
Losses and claims incurred during the year (less reinsurance):		
Fidelity and surety	$295,401 33	
Burglary and theft	45,917 12	
Total		341,318 45

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Fidelity and surety	$178,752 74	$38,678 89
Burglary and theft	60,457 15	15,913 74
Totals	$239,209 89	$54,592 63

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Co. & dep't market value
U S govt reg 1930 2s	$50,750	$50,000	$51,000
Baltimore Md 1928 3½s	4,950	5,000	4,950
Baltimore Md 1930 3½s	16,038	16,200	16,038
Baltimore Md 1936 3½s	594	600	594
Baltimore Md 1940 3½s	239,778	242,200	239,778
Baltimore Md 1945 3½s	54,945	55,500	54,945
Baltimore Md 1920 4s	6,180	6,000	6,240
Baltimore Md 1920 4s	103,000	100,000	104,000
Baltimore Md 1925 4s	3,090	3,000	3,150
Baltimore Md 1916 5s	11,760	14,200	11,872
Alabama state of 1956 4s	26,250	25,000	26,250
Cleveland Ohio 1910 4s	35,000	35,000	35,000
Georgia state of 1915 4½s	26,000	25,000	26,250
Louisiana state of 1914 4s	50,000	50,000	50,000
Mobile Ala 1939 4½s	25,000	25,000	25,250
Norfolk Va 1934 4s	24,000	25,000	24,000
Richmond Va 1941 4s	25,125	25,000	25,250
Tennessee state of 1913 3s	23,750	25,000	24,250
Atch Top & S Fe R R E Okla div 1928 4s	24,250	25,000	24,250
Atch Top & S Fe R R trans short line 1958 4s	23,562	25,000	23,500
Atlantic Coast Line R R 1952 4s	23,938	25,000	24,000
Atlantic Coast Line R R equip 1917 4s	24,500	25,000	24,250
B & O R R Pitts junct & middle div 1925 3½s	22,500	25,000	22,500
B & O R R S W div 1925 3½s	22,625	25,000	22,500
Cent Pac Ry 1949 4s	24,250	25,000	24,250
Cent R R of N J equip 1912 4s	19,889	20,000	19,800
Chesapeake & Ohio R R 1902 4½s	25,812	25,000	25,750
Chesapeake & Ohio Big Sandy Ry 1944 4s	22,000	25,000	22,000
Chic & Alton Ry Co 1950 3½s	18,088	25,000	18,750
Chic & E Ill R R 1955 4s	21,500	25,000	21,500
Chic & N W R R 1926 4s	24,750	25,000	25,000
Chic & W Ind R R 1952 4s	23,375	25,000	23,500
Chic B & Q R R joint 1921 4s	24,187	25,000	24,250
Chic M & St P R R 1989 3½s	22,438	25,000	22,500
Chic M & St P R R 1934 4s	23,406	25,000	23,500
Chic R I & Pac R R 1934 4s	22,812	25,000	22,750
Cinci Ham & Day R R equip 1912 4½s	1,960	2,000	1,960

Bonds:	Book value	Par value	Co. & dep't market value
Cinci Ham & Day R R equip 1913 4½s	$7,840	$8,000	$7,760
Cinci Ham & Day R R equip 1914 4½s	14,700	15,000	14,400
Cleveland Term & Val R R 1995 4s	23,750	25,000	23,750
Colorado & So R R 1929 4s	24,063	25,000	24,000
Erie R R equip 1912 4s	24,500	25,000	24,500
Illinois Cent R R 1955 4s	24,812	25,000	24,750
Ind & Louisville Ry Co 1956 4s	23,438	25,000	23,250
Kansas City So Ry Co 1950 3s	18,187	25,000	18,250
Lake Shore & Mich So Ry Co 1931 4s	23,844	25,000	23,750
Lehigh Valley R R 2003 4s	24,125	25,000	24,250
Louisville & Nashville R R Paducah & Memphis div 1946 4s	24,000	25,000	24,000
Louisville & Nashv R R Atlanta Knoxv & Cinci div 1955 4s	23,406	25,000	23,500
Mo Kan & Tex R R 2004 4s	21,250	25,000	21,250
Mo Pac Ry equip 1911 5s	25,288	25,000	25,000
N Y C & H R R R 1934 4s	23,938	25,000	24,000
N Y C Lines equip 1912 5s	25,531	25,000	25,500
N Y Chic & St L R R 1931 4s	22,625	25,000	23,000
N Y Ont & W Ry 1992 4s	24,250	25,000	24,250
Norfolk & W Ry Co 1932 4s	25,375	25,000	25,500
Norfolk & W Ry Co Scioto Val & New England 1989 4s	24,000	25,000	24,000
No Pac Ry St P & Duluth 1968 4s	24,500	25,000	24,500
Oregon Short Line R R 1929 4s	23,625	25,000	23,750
Pennsylvania R R 1915 3½s	24,125	25,000	24,250
Rio Grande Western R R 1939 4s	23,625	25,000	23,750
St L I M & So Ry River and Gulf div 1933 4s	21,875	25,000	22,000
Seaboard Air Line Ry equip 1912 5s	25,137	25,000	25,000
Southern Pacific Co 1949 4s	22,875	25,000	23,000
Toledo St L & W R R 1925 3½s	22,250	25,000	22,250
Union Pacific R R Co 2008 4s	24,500	25,000	24,500
Wisconsin Cent R R Co 1949 4s	23,500	25,000	23,500
United R R of San Francisco 1927 4s	11,025	15,000	11,100
United Rys & Elect Co of Baltimore 1949 4s	45,370	52,000	45,240
Consolidation Coal Co 1934 4½s	23,719	25,000	24,000
Consolidated Gas Co of Baltimore 1910 6s	10,000	10,000	10,000
Houston Oil Co of Texas cert 1914–15–16 6s	26,250	30,000	26,400
Stocks:			
500 Pennsylvania R R Co	34,250	25,000	34,250
150 Merchants National Bank of Balti.	26,250	15,000	25,950
59 Maryland Trust Co Balti com	4,720	5,900	4,838
Totals	$2,009,170	$2,072,600	$2,012,265

AMERICAN FIDELITY COMPANY

MONTPELIER, VT.

[Incorporated 1901; commenced business January 26, 1901.]

JAMES W. BROCK, President HARLAN W. KEMP, Secretary

CAPITAL

Capital paid up in cash, $250,000

INCOME

Net premiums:		
Accident	$109,722 85	
Health	20,435 45	
Liability	456,297 14	
Fidelity	29,069 75	
Surety	62,059 63	
Burglary and theft	60,534 47	
Automobile property damage	7,985 82	
Total		$746,105 11
Interest:		
Bonds	20,552 11	
On deposits	1,965 13	
Total		22,517 24
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		1,087 50
Total Income		**$769,709 85**
Ledger Assets December 31, 1908		**588,721 98**
Total		**$1,358,431 83**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident	$24,211 47	
Health	7,466 43	
Liability	83,423 48	
Fidelity	2,959 87	
Surety	—4,506 14	
Burglary and theft	18,958 55	
Automobile property damage	1,254 18	
Total		$133,767 84
Investigating and adjusting claims:		
Accident	463 68	
Health	80 72	
Liability	32,763 20	
Fidelity	333 44	
Surety	1,055 03	
Burglary and theft	476 71	
Automobile property damage	37 01	
Total		35,209 79

Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident and health	$39,569 65	
Liability	120,506 63	
Fidelity and surety	26,639 74	
Burglary and theft	17,973 73	
Total		$204,689 75
Salaries and all other compensation of officers, directors, trustees and home office employees		19,039 45
Salaries, traveling and all other expenses of agents not paid by commissions		9,919 51
Inspections		2,691 03
Rents		605 49
State taxes on premiums		8,903 28
Insurance department licenses and fees		2,172 51
Legal expenses		361 70
Advertising		1,836 71
Printing and stationery		6,203 69
Postage, telegraph, telephone and express		2,768 44
Furniture and fixtures		2,421 33
Dividends to stockholders (declared during year, $12,500)		12,500 00
Fire insurance		28 05
Traveling		3,490 61
Agents' balances charged off		476 78
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds		600 00
Total Disbursements		**$447,685 96**
Balance		**$910,745 87**

LEDGER ASSETS

Book value of bonds			$716,000 20
Cash in company's office			4,641 12
Deposits in trust companies and banks *not on interest*			14,776 44
Deposits in trust companies and banks *on interest*			35,661 72
Premiums in course of collection:			
	Written on or after Oct. 1	Written before Oct. 1	
Accident and health	$22,021 07	$253 75	
Liability	83,247 99	3,557 58	
Fidelity and surety	12,210 68	8,786 92	
Burglary and theft	9,555 90	32 50	
Totals	$127,035 64	$12,630 75	
			139,666 39
Total			**$910,745 87**

NON-LEDGER ASSETS

Interest due and accrued:		
Bonds	$8,101 25	
Other assets	435 78	
Total		8,537 03
Gross Assets		**$919,282 90**

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written before October 1, 1909	$12,630 75	
Book value of bonds over market value	20,950 20	
Total		$33,580 95
Total admitted Assets		**$885,701 95**

LIABILITIES

Losses and claims:	Adjusted	Unadjusted and reported	Resisted	Total
Accident	$1,136 29	$16,997 50	$5,350 00	$23,483 79
Health	38 64	1,180 00	.....	1,218 64
Fidelity	.....	1,184 40	1,000 00	2,184 40
Surety	.....	12,917 53	4,864 02	17,781 55
Burglary and theft	287 50	3,877 26	6,307 85	10,472 61
Automobile property damage	6 50	293 12	260 00	559 62
	$1,468 93	$36,449 81	$17,781 87	$55,700 61

Special reserve for unpaid liability losses	117,683 46	
Total unpaid claims and loss reserves		$173,384 07
Unearned premiums:		
Accident	$42,968 05	
Health	9,023 94	
Liability	185,329 09	
Fidelity	15,016 26	
Surety	32,577 35	
Burglary and theft	31,817 07	
Automobile property damage	3,751 81	
Total		320,483 57
Commissions due or to become due on business written on or after October 1, 1909:		
Accident and health	$8,613 96	
Liability	28,642 43	
Fidelity and surety	3,053 80	
Burglary and theft	3,427 53	
Total		43,737 72
Taxes due or accrued		11,432 05
Total liabilities except capital		**$549,037 41**
Capital	$250,000 00	
Surplus over all liabilities	86,664 54	
Surplus to policyholders		336,664 54
Total Liabilities		**$885,701 95**

EXHIBIT OF PREMIUMS

	Accident	Health	Liability
In force December 31, 1908	$74,760 44	$16,461 62	$243,214 72
Written or renewed	119,331 20	27,092 91	517,662 24
Totals	$194,091 64	$43,554 53	$760,876 96
Expired and canceled	106,167 12	24,881 19	400,309 28
Balance	$87,924 52	$18,673 34	$360,567 68
Reinsurance	1,988 41	625 46	155 63
Net in force December 31, 1909	$85,936 11	$18,047 88	$360,412 05

	Fidelity	Surety
In force December 31, 1908	$21,085 95	$26,745 07
Written or renewed	32,355 03	51,314 51
Totals	$53,440 98	$78,059 58
Expired and cancelled	23,659 30	25,086 33
Balance	$29,781 68	$52,973 25
Reinsurance	385 88	23 63
Net in force December 31, 1909	$29,395 80	$52,949 62
Amount at risk December 31, 1909	9,884,502 00	6,252,277 00

	Automobile property damage	Burglary and theft
In force December 31, 1908	$2,353 32	$55,802 31
Written or renewed	10,724 73	61,678 81
Totals	$13,078 05	$117,481 12
Expired and cancelled	5,574 44	57,725 75
Balance	$7,503 61	$59,755 37
Reinsurance	.....	50 43
Net in force December 31, 1909	$7,503 61	$59,704 94

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)		$2,031,565 84
Losses paid since organization (less reinsurance)		521,303 20
Cash dividends declared since organization		32,500 00
Company's stock owned by directors at par value		108,900 00
Losses and claims incurred during the year (less reinsurance):		
Accident	$38,378 30	
Health	8,413 95	
Liability	128,453 20	
Fidelity	4,748 27	
Surety	20,841 09	
Burglary and theft	24,900 42	
Automobile property damage	1,675 81	
Total		227,411 94

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident	$13,160 45	$3,067 63
Health	5,021 05	2,688 22
Liability	132,429 74	31,074 10
Fidelity	4,766 95	435 35
Surety	9,938 41	631 14
Burglary and theft	21,565 73	9,471 57
Totals	$186,882 33	$47,368 01

SCHEDULE OF BONDS OWNED

	Book value	Par value	Co. & dep't market value
Boston Mass general purposes 1932 3½s	$10,000	$10,000	$9,600
Chicago Ill 5,000 water loan 4,000 judgment pending 1915 4s	9,000	9,000	9,090
Chicago Ill 9,000 general corporate 1918 4s	6,045	6,000	6,060
Chicago Ill 7,000 judgment pending 1920 4s	10,112	10,000	10,100
Chicago Ill 18,000 general corporate 1925 4s	18,216	18,000	18,180
Chicago Ill 7,000 general corporate 1924 4s	7,080	7,000	7,070

	Book value	Par value	Co. & dep't market value
Cleveland Ohio river and harbor 1926 4s	$25,878	$25,000	$25,500
Cleveland Ohio river and harbor 1935 4s	25,250	25,000	25,500
Davenport Iowa school bldg 1916 4s	20,200	20,000	20,000
Hudson county N J new county building 1949 4s	50,750	50,000	50,000
Mass State metropolitan sewerage loan 1930 3½s	55,000	55,000	53,350
Mass State metropolitan water loan 1941 3s	20,000	20,000	17,400
Mass State metropolitan water loan 1942 3½s	15,060	15,060	14,400
Mass State highway loan 1932 3s	10,000	10,000	9,000
Milwaukee Wis 5,000 fire dept 2,500 park 1,500 flushing tunnel 3,000 st improvement 3,000 sewer 1920 3½s	15,000	15,000	14,550
Milwaukee Wis street improvement 1920 4s	6,053	6,000	6,060
Milwaukee Wis street improvement 1920 4s	8,076	8,000	8,080
Milwaukee Wis street improvement 1922 4s	7,070	7,000	7,070
Milwaukee Wis street improvement 1923 4s	7,075	7,000	7,070
Milwaukee Wis street improvement 1925 4s	7,088	7,000	7,070
Minneapolis Minnesota school bond 1935 4s	5,013	50,000	51,500
New York city rapid transit 1952 3½s	100,000	100,000	90,000
New York city docks and ferries 1952 3½s	42,000	42,000	37,800
New York city acquiring land for public park 1941 3½s	5,000	5,000	4,550
New York city acquiring land for public park 1941 3½s	5,000	5,000	4,550
Philadelphia Pa general purposes 1930 4s	51,687	50,000	51,500
St Louis Mo public improvements 1928 4s	51,000	50,000	50,500
Seattle Wash sewer bonds 1927 4½s	51,875	50,000	53,000
Woonsocket R I rfdg 1927 4½s	25,838	25,000	26,500
Totals	$716,000	$707,000	$695,050

THE BANKERS SURETY COMPANY

CLEVELAND, OHIO

[Organized July 10, 1901; commenced business November 8, 1901]

P. W. HARVEY, President M. A. CRAIG, Secretary

CAPITAL

Capital paid up in cash, $500,000

INCOME

Net premiums		$617,469 40
Interest:		
Mortgage loans	$5,611 99	
Collateral loans	368 81	
Bonds and stocks	21,458 35	
On deposits	1,448 93	
Other sources	134 07	
Total		29,022 15
Rents		2,534 26
Premiums previously charged off		3 59
Adjustment expense of previous years		649 06
Total Income		**$649,678 46**
Ledger Assets December 31, 1908		**771,995 83**
Total		**$1,421,674 29**

DISBURSEMENTS

Net amount paid policyholders for losses	$97,549 30
Investigating and adjusting claims	9,431 53
Commissions or brokerage, less amount received on return premiums and reinsurance	139,872 59
Salaries and all other compensation of officers, directors, trustees and home office employees	33,193 58
Salaries, traveling and all other expenses of agents not paid by commissions	33,280 87
Inspections	1,913 17
Rents	4,989 96
Repairs and expenses on real estate	1,426 21
Taxes on real estate	281 63
State taxes on premiums	7,478 28
Insurance department licenses and fees	3,032 28
All other licenses, fees and taxes	3,949 21
Legal expenses	12,479 27
Advertising	1,451 65
Printing and stationery	5,959 56
Postage, telegraph, telephone and express	3,361 05
Furniture and fixtures	220 25

Detection and arrest	$253 70
Traveling expense of special agents	6,671 07
General expense	8,605 98
Insurance	41 50
Accrued interest charged off	663 58
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	1,494 54
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Collateral loans charged off	6,202 03
Total Disbursements	**$383,802 79**
Balance	**$1,037,871 50**

LEDGER ASSETS

Book value of real estate		$41,819 06
Mortgage loans		70,425 00
Collateral loans		3,608 48
Book value of bonds, $531,409.27, and stocks, $107,230.54		638,639 81
Cash in company's office		10,840 54
Deposits in trust companies and banks *not on interest*		30,357 71
Deposits in trust companies and banks *on interest*		10,000 00
Premiums in course of collection:		
	Written on or after Oct. 1 / Written before Oct. 1	
Surety	$82,379 09 / $38,158 77	120,537 86
Advances to agents		38,205 60
Advances on contracts		30,004 71
Excise reinsurance association held by committee		43,432 73
Total		**$1,037,871 50**

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages	$661 30	
Bonds	6,154 24	
Collateral loans	28 10	
Total		6,843 64
Market value of real estate over book value		428 44
Gross Assets		**$1,045,143 58**

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written before October 1, 1909	$38,158 77	
Book value of bonds and stocks over market value	21,236 31	
Advances to agents	38,205 60	
Advances on contracts	30,004 71	
Total		127,605 39
Total admitted Assets		**$917,538 19**

LIABILITIES

Losses and claims:	Adjusted	Unadjusted and reported	Resisted	Total	
Fidelity and surety	$13,147 94	$45,514 77	$48,860 35	$107,523 06	
Deduct reinsurance				15,779 66	
Total unpaid claims					$91,743 40
Unearned premiums:					
Fidelity and surety				$203,540 33	
Excise risks written in New York State				45,233 41	
Total					248,773 74
Commissions due or to become due on business written on or after October 1, 1909					20,575 82
Salaries, rents and miscellaneous accounts due or accrued					3,281 95
Taxes due or accrued					11,585 12
Reinsurance					215 81
Total liabilities except capital					**$376,175 84**
Capital				$500,000 00	
Surplus over all liabilities				41,362 35	
Surplus to policyholders					541,362 35
Total Liabilities					**$917,538 19**

EXHIBIT OF PREMIUMS

	Fidelity and surety
In force December 31, 1908	$382,575 39
Written or renewed	566,632 51
Totals	$949,207 90
Expired and cancelled	503,026 08
Balance	$446,181 82
Reinsurance	1,592 25
Net in force December 31, 1909	$444,589 57
Amount at risk December 31, 1909	82,002,525 76

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)	$1,977,673 48
Losses paid since organization (less reinsurance)	536,405 24
Cash dividends declared since organization	15,000 00
Company's stock owned by directors at par value	158,000 00
Loaned to officers	14,000 00
Losses and claims incurred during the year (less reinsurance)	104,852 08

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Fidelity and surety	$167,268 85	$42,937 42

SCHEDULE OF REAL ESTATE OWNED, CLASSIFIED BY STATES

STATE	Book value	Market value
Indiana	$24,000 00	$24,000 00
Ohio	17,144 06	18,075 00
Wisconsin	675 00	825 00
Totals	$41,819 06	$42,900 00

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

State	Amount of principal unpaid
New York	$3,000 00
Ohio	67,425 00
Total	$70,425 00

SCHEDULE OF COLLATERAL LOANS

	Par value	Rate used	Market value	Amount loaned	Interest
30 Adams Bag Co	$3,000	100	$3,000	$250	6
45 Adams Bag Co	4,500	100	4,500	2,400	6
5 Cleveland & Sandusky Brewing Co	500	...	.....		
10 C. H. Foote Lumber Co	1,000	100	1,000	958	6
12 Cleveland Drop Forging Co	1,200	100	1,200		
Totals	$10,200		$9,700	$3,608	

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Company market value	Department market value
Bedford Township rd imp O 1916 1925 4½s	$10,699	$10,000	$10,690	$10,220
Brookville O 1922–1924 5s	3,337	3,000	3,330	3,230
Belmont Co O 1914 4s	21,436	20,000	20,000	20,000
Cambridge O 1926 4s	20,797	19,000	19,000	19,000
Cincinnati O 1929 4s	35,600	35,000	35,700	36,050
Cleveland pk O 1923 4s	25,575	25,000	25,250	25,250
Cleveland O sr 1921 4s	27,936	25,000	25,250	25,250
Cleveland Heights O 1912 1915 5s	10,434	10,000	10,400	10,350
Cleveland Heights O st imp 1911 1916 4½s	10,331	10,000	10,190	10,190
Columbus Water Purify'g & Stng Wks 1920 4s	8,080	8,000	8,160	8,160
Columbus High St viaduct 1929 4s	30,414	30,000	30,300	30,900
Cuyhoga Co ct house 192 4½s	10,747	10,000	10,700	10,700
Cuyhoga Co Dennison Howard bridge 1913–1915 4s	35,000	35,000	35,000	35,160
Dayton O school 1920 4s	27,046	25,000	25,250	25,250
Delaware Co O fdg 1911–1915 4s	11,613	11,250	11,250	11,250
Elyria pvg 1914–1918 4s	15,226	15,000	15,150	15,150
Euclid water wks 1914 1919 4½s	9,385	9,000	9,360	9,270
East Cleveland Township school 1911 1919 4s	7,260	7,000	7,040	7,040
Fastoria rfdg 1921 4s	7,133	7,000	7,070	7,000
Franklin Co 1910 4s	3,150	3,000	3,000	3,000
Greenville sewer 1917 4½s	4,889	4,500	4,680	4,680
Glenville st imp 1919 1920 6s	6,049	5,500	6,413	6,413
Lakewood sr 1911 1925 4s	36,360	35,000	35,000	35,000
Lakewood st imp & sewer 1911 5s	3,217	3,000	3,030	3,030
Mahoning Co rd imp 1914 1916 4s	25,877	25,000	25,000	25,000
Newburgh wr wks 1926 4s	22,220	22,000	22,000	22,000
Newburgh Hts bridg con 1916 1926 5s	12,251	10,500	11,525	11,525
Newburgh sewer imp 1916 1919 4½s	28,882	28,000	28,840	28,900
Sandusky st imp 1914 1915 4s	12,420	12,000	12,120	12,120
Steubenville wr wks 1914 1924 4s	5,145	5,000	5,050	5,050
Howell-Davis-Brant Co 1910 5s	2,000	2,000	2,000	2,000

Bonds:	Book value	Par value	Company market value	Department market value
Income Leasehold Co 1923 5½s	$7,500	$7,500	$7,800	$7,800
McNeil Boiler Co 1st mtg gold 1913 6s	1,500	1,500	1,500	1,500
Portage Co Tel Co 1st mtg gold 1933 6s	3,500	3,500	3,500	3,500
Rubber Specialty Co 1st mtg gold 1913 6s	5,500	5,500	5,500	5,500
Tuscarawas Ry Co 1916 6s	22,000	22,000	22,660	22,660
Stocks:				
62 Bank of Commerce N A Cleveland O	13,365	6,200	13,516	13,516
100 Central Nat Bk Cleveland O	19,538	10,000	17,600	17,600
100 First Nat Bk Cleveland O	22,443	10,000	20,000	20,000
100 Nat Com Bk Cleveland O	19,200	10,000	17,000	17,000
42 New First Nat Bank Columbus O	10,290	4,200	10,080	10,080
100 Union Nat Bk Cleveland O	18,920	10,000	17,500	17,500
25 State Bking & Trust Co Cleveland O	3,475	2,500	3,000	3,000
Totals	$638,640	$562,650	$617,404	$617,884

CONTINENTAL CASUALTY COMPANY

HAMMOND, INDIANA

[Organized November, 1897; commenced business December, 1897]

H. G. B. ALEXANDER, President W. H. BETTS, Secretary

CAPITAL

Capital paid up in cash, $300,000

INCOME

Net premiums:		
Accident	$2,539,179 01	
Health	577,172 21	
Total		$3,116,351 22
Policy fees required or represented by applications		93,640 95
Interest:		
Mortgage loans	$27,126 15	
Bonds and stocks	21,129 63	
On deposits	1,406 59	
Other sources	22 40	
Total		49,684 77
Rents		3,067 50
Suspense account		1,254 04
Agents' balances previously charged off		1,238 12
Gross profit on sale or maturity of ledger assets, viz.:		
Real estate	$240 00	
Bonds	1,500 00	
		1,740 00
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds	$1,212 12	
Stocks	5,500 00	
		6,712 12
Total Income		**$3,273,688 72**
Ledger Assets December 31, 1908		**1,360,919 32**
Total		**$4,634,608 04**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident	$812,820 30	
Health	176,442 09	
Total		$989,262 39
Investigating and adjusting claims:		
Accident	$13,084 64	
Health	2,872 24	
Total		15,956 88

Policy fees retained by agents		$93,640 95
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident	$423,900 66	
Health	89,630 72	
Total		513,537 38
Salaries and all other compensation of officers, directors, trustees and home office employees		274,872 58
Salaries, traveling and all other expenses of agents not paid by commissions		386,782 81
Medical examiners' fees and salaries		10,943 58
Rents		36,171 00
Taxes on real estate		536 24
State taxes on premiums		32,139 52
Insurance department licenses and fees		11,205 49
All other licenses, fees and taxes		2,279 01
Legal expenses		33,634 15
Advertising		18,267 43
Printing and stationery		34,680 23
Postage, telegraph, telephone and express		29,721 83
Dividends to stockholders (declared during year $60,000)		60,000 00
Decorating and repairs — general office		6,680 30
Office supplies		10,292 19
Electric lighting and gas		2,057 99
Entertaining agents		2,092 26
Investigating agencies, agents, etc		1,323 79
Exchange		2,014 68
Directors' meetings		985 25
Christmas gifts to employees		2,409 28
Safe deposit box		423 31
Miscellaneous		740 57
Agents' balances charged off		9,867 67
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds		756 25
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Bonds		5,369 17
Total Disbursements		**$2,588,644 18**
Balance		**$2,045,963 86**

LEDGER ASSETS

Book value of real estate		$57,479 76
Mortgage loans		583,775 00
Collateral loans		6,000 00
Book value of bonds, $318,188.69, and stocks, $86,300		404,488 69
Cash in company's office		4,885 00
Deposits in trust companies and banks *not on interest*		95,321 66
Deposits in trust companies and banks *on interest*		30,000 00
Premiums in course of collection:		
	Written on or after Oct. 1	
Accident	$533,213 83	
Health	41,746 42	
Total		574,960 25

Bills receivable	$5,669 35
Cash in hands of officers in transit	156,024 77
Agents' balances	74,058 77
Furniture and fixtures	53,300 61
Total	**$2,045,963 86**

NON-LEDGER ASSETS

Interest accrued:		
Mortgages	$6,305 07	
Bonds	6,473 20	
Collateral loans	103 19	
Total		12,883 46
Market value of real estate over book value		280 24
Gross Assets		**$2,059,127 56**

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$5,669 35	
Furniture and fixtures	53,300 61	
Agents' balances	74,058 77	
Book value of bonds and stocks over market value	8,905 56	
Call loan	6,000 00	
Total		147,934 29
Total admitted Assets		**$1,911,193 27**

LIABILITIES

Losses and claims:	Unadjusted and reported	Resisted	
Accident	$129,247 17	$24,895 00	
Health	12,663 00	660 00	
	$141,910 17	$25,055 00	
Total unpaid claims			$166,965 17
Unearned premiums:			
Accident		$766,189 80	
Health		51,307 10	
Total			817,496 90
Commissions due or to become due on business written on or after October 1, 1909:			
Accident		$77,218 21	
Health		9,731 77	
Total			86,949 98
Salaries, rents and miscellaneous accounts due or accrued			14,826 77
Taxes due or accrued			30,000 00
Reinsurance			22,290 57
Advance premiums at 100 per cent			1,621 14
Suspense account			1,725 66
Contingent reserve			100,000 00
Total liabilities except capital			**$1,241,876 19**

Capital	$300,000 00	
Surplus over all liabilities	369,317 08	
Surplus to policyholders		$669,317 08
Total Liabilities		**$1,911,193 27**

EXHIBIT OF PREMIUMS

	Accident	Health
In force December 31, 1908	$1,416,550 05	$96,213 10
Written or renewed	2,537,428 88	654,267 20
Totals	$3,953,978 93	$750,480 30
Expired and cancelled	2,421,599 33	647,866 10
In force December 31, 1909	$1,532,379 60	$102,614 20

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)		$18,712,827 74
Losses paid since organization (less reinsurance)		8,210,231 20
Cash dividends declared since organization		432,000 00
Company's stock owned by directors at par value		268,450 00
Losses and claims incurred during the year (less reinsurance):		
Accident	$785,645 95	
Health	170,255 47	
Total		955,901 42

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident	$105,010 34	$40,215 93
Health	49,634 50	16,784 64
Totals	$154,644 84	$57,000 57

SCHEDULE OF REAL ESTATE OWNED, CLASSIFIED BY STATES

STATE	Book value	Market value
Michigan	$57,479 76	$57,760 00

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

State	Amount of principal unpaid
Indiana	$80,000 00
Illinois	454,100 00
Michigan	34,200 00
Minnesota	4,500 00
Oklahoma	10,975 00
Total	$583,775 00

SCHEDULE OF COLLATERAL LOANS

	Par value	Rate used	Market value	Amount loaned	Interest
574 shares capital stock Elmwood Cemetery	$57,400	75	$43,050	$6,000	5

SCHEDULE OF BONDS AND STOCKS OWNED

	Book value	Par value	Co. & dep't market value
Bonds:			
Toledo Fremont & Norwalk R R R Co 1920 5s	$35,000	$35,000	$33,600
Cincinnati Georgetown & Portsmouth R R Co 1932 5s	65,000	65,000	63,050
Overton County R R Co 1945 5s	49,583	55,000	52,800
Detroit Jackson & Chicago R R Co 1937 5s	6,000	6,000	4,500
Illinois Central R R Co 1952 3½s	913	1,000	890
North Shore Electric 1922 5s	976	1,000	990
Fruit Growing Refrigerator and Power Co 1923 5s	20,452	22,500	21,375
Hannibal Light and Fuel Co 1921 5s	5,000	5,000	5,000
Choctaw Railway and Lighting Co 1938 5s	66,500	66,500	61,845
Chicago Sanitary District 1915 4s	505	500	500
Idaho Irrigation Co 1912-16 6s	20,000	20,000	20,000
City of Norfolk Va 1934 4s	15,211	15,000	14,400
City of Livingston Tenn 1926 6s	3,500	3,500	3,885
City of Indianapolis Ind 1939 3½s	10,185	10,000	10,000
City of Whiting Ind 1927 5s		1,000	1,090
City of Whiting Ind 1928 5s	5,114	500	550
City of Whiting Ind 1930 5s		3,000	3,300
City of Valparaiso Ind 1919–25 4s	9,372	9,000	9,000
City of East Chicago 1911 6s		481	495
City of East Chicago 1912 6s		481	500
City of East Chicago 1913 6s		481	510
City of East Chicago 1914 6s	3,368	481	515
City of East Chicago 1915 6s		481	525
City of East Chicago 1916 6s		481	529
City of East Chicago 1917 6s		482	534
Swift & Co 1914 5s	1,510	1,500	1,500
Stocks:			
100 shares Colonial Trust and Savings Bank	20,000	10,000	19,600
200 shares North Avenue State Bank	30,000	20,000	27,800
263 shares City Fuel Co	26,300	26,300	26,300
100 shares Great Falls Gas Co	10,000	10,000	10,000
Totals	$404,489	$390,668	$395,583

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED

LONDON, ENGLAND

[UNITED STATES BRANCH]

SAMUEL APPLETON, Manager, No. 33 Broad street, Boston, Mass.

INCOME

Net premiums:		
Accident	$262,436 53	
Health	64,924 63	
Liability	3,395,035 92	
Fidelity	104,580 76	
Automobile property damage	173,026 67	
Steam boiler	9,997 25	
Burglary and theft	90,974 10	
Workmen's collective	32,957 95	
Total		$4,133,933 81
Interest:		
Bonds	$156,221 09	
On deposits	1,981 54	
Other sources	62 04	
Total		158,264 67
Agents' balances previously charged off		348 05
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		21,102 50
Total Income		**$4,313,649 03**
Ledger Assets December 31, 1908		**4,055,093 58**
Total		**$8,368,742 61**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident	$99,359 11	
Health	17,871 16	
Liability	1,002,312 48	
Fidelity	22,650 03	
Automobile property damage	42,074 43	
Burglary and theft	20,249 40	
Workmen's collective	12,110 85	
Total		$1,216,636 46
Investigating and adjusting claims:		
Accident	$3,788 31	
Health	170 05	
Liability	261,004 93	

Fidelity	$1,277 97	
Automobile property damage	4,218 32	
Burglary and theft	403 14	
Workmen's collective	353 03	
Total		$271,215 75
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident	$82,842 35	
Health	13,636 27	
Liability	764,637 78	
Fidelity	22,144 93	
Automobile property damage	32,418 14	
Steam boiler	2,380 07	
Burglary and theft	22,805 47	
Workmen's collective	6,912 54	
Total		947,777 55
Salaries and all other compensation of officers, directors, trustees and home office employees		83,299 16
Salaries, traveling and all other expenses of agents not paid by commissions		33,165 29
Inspections		40,468 53
Rents		26,441 95
State taxes on premiums		56,236 46
Insurance department licenses and fees		6,711 39
All other licenses, fees and taxes		2,360 82
Legal expenses		2,977 80
Advertising		6,686 30
Printing and stationery		29,075 81
Postage, telegraph, telephone and express		24,316 19
Furniture and fixtures		3,468 95
Investment expenses		409 25
Remitted to home office		560,167 46
Agents' balances charged off		1,042 77
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Bonds		30,325 00
Total Disbursements		**$3,343,682 89**
Balance		**$5,025,059 72**

LEDGER ASSETS

Book value of bonds	$4,341,435 00
Cash in company's office	2,195 63
Deposits in trust companies and banks *not on interest*	1,104 37
Deposits in trust companies and banks *on interest*	262 59
Cash deposit with trustees on interest	35,657 81

Premiums in course of collection:

	Written on or after Oct. 1	Written before Oct. 1
Accident	$37,221 14	$1,449 76
Health	12,860 45	21 00
Liability	518,371 28	17,128 71
Fidelity	9,599 69	66 37
Automobile property damage	29,642 61	.....
Steam boiler	1,288 80	.....

	Written on or after Oct. 1	Written before Oct. 1	
Burglary and theft	$13,479 65	$52 84	
Workmen's collective	3,222 02	.....	
Totals	$625,685 64	$18,718 68	$644,404 32
Total			**$5,025,059 72**

NON-LEDGER ASSETS

Interest due and accrued on bonds	57,079 31
Gross Assets	**$5,082,139 03**

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written before October 1, 1909.	18,718 68
Total admitted Assets	**$5,063,420 35**

LIABILITIES

Losses and claims:	Unadjusted	Resisted	Total	
Accident	$15,450 00	$12,490 00	$27,940 00	
Health	3,195 00	.....	3,195 00	
Fidelity	18,885 00	24,000 00	42,885 00	
Burglary and theft	3,265 00	195 00	3,460 00	
Automobile property damage	22,940 00	.....	22,940 00	
Workmen's collective	3,880 00	.....	3,880 00	
	$67,615 00	$36,685 00	$104,300 00	
Special reserve for unpaid liability losses			1,105,451 52	
Total unpaid claims and loss reserves				1,209,751 52
Unearned premiums:				
Accident			$109,749 75	
Health			25,128 25	
Liability			1,343,226 78	
Fidelity			46,795 46	
Steam boiler			9,857 19	
Burglary and theft			55,185 95	
Automobile property damage			77,649 62	
Workmen's collective			11,288 85	
Total				1,678,881 85
Commissions due or to become due on business written on or after October 1, 1909:				
Accident			$13,744 84	
Health			4,754 27	
Liability			152,454 43	
Fidelity			2,517 56	
Steam boiler			418 61	
Burglary and theft			4,088 29	
Automobile property damage			9,165 30	
Workmen's collective			866 98	
Total				188,010 28
Salaries, rents and miscellaneous accounts due or accrued				40,000 00
Taxes due or accrued				35,000 00
Total liabilities except capital				**$3,151,643 65**

Capital (statutory deposit)	$260,000 00	
Surplus over all liabilities	1,651,776 70	
Surplus to policyholders		$1,911,776 70
Total Liabilities		**$5,063,420 35**

EXHIBIT OF PREMIUMS

	Accident	Health	Liability
In force December 31, 1908	$214,369 13	$42,717 22	$2,355,667 59
Written or renewed	260,161 58	62,684 58	3,295,353 68
Totals	$474,530 71	$105,401 80	$5,651,021 27
Expired and cancelled	254,852 98	55,096 30	2,993,696 92
Balance	$219,677 73	$50,305 50	$2,657,324 35
Reinsurance	223 24	49 00	151 30
Net in force December 31, 1909	$219,454 49	$50,256 50	$2,657,173 05

	Fidelity	Automobile property damage
In force December 31, 1908	$79,033 18	$28,280 89
Written or renewed	119,453 76	201,844 65
Totals	$199,386 94	$230,125 54
Expired and cancelled	105,641 97	74,970 59
Balance	$93,744 97	$155,154 95
Reinsurance	160 91	.....
Net in force December 31, 1909	$93,584 06	$155,154 95
Amount at risk December 31, 1909	$38,801,400 00	.....

	Steam boiler	Burglary and theft	Workingmen's collective
In force December 31, 1908	$9,403 54	$83,252 59	$18,479 28
Written or renewed	9,433 64	90,617 36	38,983 59
Totals	$18,837 18	$173,869 95	$57,462 87
Expired and cancelled	1,782 06	70,159 87	34,885 16
Balance	$17,055 12	$103,710 08	$22,577 71
Reinsurance	.....	593 44	.....
Net in force December 31, 1909	$17,055 12	$103,116 64	$22,577 71

GENERAL INTERROGATORIES

Gross premiums received in United States since organization (less reinsurance and return premiums)		$35,469,105 72
Losses paid in United States since organization (less reinsurance)		16,925,625 84
Losses and claims incurred during the year (less reinsurance):		
Accident	$90,468 69	
Health	17,877 94	
Liability	1,312,971 52	
Fidelity	19,426 65	
Burglary and theft	17,215 99	
Automobile property damage	66,055 96	
Workmen's collective	14,441 49	
Total		1,538,458 24

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums receieved less reinsurance	Gross losses paid less reinsurance
Accident	$12,630 00	$2,316 33
Health	2,995 49	869 98
Liability	442,105 19	174,623 19
Fidelity	13,587 62	2,224 26
Steam boiler	1,133 18	.....
Burglary and theft	14,006 10	6,597 99
Automobile property damage	67,048 86	19,966 72
Workmen's collective	1,235 27	32 17
Totals	$554,741 71	$206,630 64

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
U S reg 1930 2s	$161,600	$160,000	$161,600	$163,200
Im Japanese 1st ser 1925 4½s	37,600	40,000	37,600	38,000
Massachusetts Commonwealth of 1916 3½s	14,850	15,000	14,850	14,850
Massachusetts Commonwealth of 1927 3s	9,200	10,000	9,200	9,100
Massachusetts Commonwealth of 1930 3s	4,550	5,000	4,550	4,500
Massachusetts Commonwealth of 1938 3½s	27,440	28,000	27,440	27,160
Massachusetts Commonwealth of 1939 3s	8,010	9,000	8,010	7,920
Massachusetts Commonwealth of 1941 3s	137,950	155,000	137,950	134,850
Andover Mass 1910 4s	5,000	5,000	5,000	5,000
Andover Mass 1911 4s	5,000	5,000	5,000	5,000
Andover Mass 1913 4s	5,000	5,000	5,000	5,050
Andover Mass 1914 4s	5,000	5,000	5,000	5,050
Andover Mass 1915 4s	5,000	5,000	5,000	5,050
Andover Mass 1916 4s	5,000	5,000	5,000	5,050
Andover Mass 1917 4s	5,000	5,000	5,000	5,100
Andover Mass 1918 4s	5,000	5,000	5,000	5,100
Boston Mass 1947 4s	27,750	25,000	25,750	26,250
Buffalo N Y 1912 3½s	45,000	50,000	49,500	49,500
Cambridge Mass 1943 3½s	28,650	30,000	28,650	28,500
Canton Mass 1919 4s	3,000	3,000	3,000	3,000
Chelsea Mass 1921 4s	30,300	30,000	30,300	31,200
Chicopee Mass 1910 4s	5,000	5,000	5,000	5,000
Chicopee Mass 1911 4s	5,000	5,000	5,000	5,000
Cincinnati O 1937 3.65	98,000	100,000	98,000	97,000
Essex Co N J Hospital Loan 1946 4s	50,000	50,000	50,000	51,000
Hartford Conn 1926 3½s	9,600	10,000	9,600	9,700
Hartford Conn 1954 3½s	23,500	25,000	23,500	23,750
Holyoke Mass 1911 4s	25,000	25,000	25,000	25,000
Holyoke Mass 1913 3½s	24,500	25,000	24,500	24,750
Hudson Co N J 1937 4s	25,000	25,000	25,000	25,000
Lynn Mass 1919 4s	50,500	50,000	50,500	50,500
New Bedord Mass 1927 4s	50,000	50,000	50,000	51,000
New York N Y 1936 4s	5,000	5,000	5,000	5,000
New York N Y 1953 3½s	90,000	100,000	90,000	90,000
New York N Y 1954 3½s	9,000	10,000	9,000	9,000
Pittsfield Mass 1921 3½s	9,600	10,000	9,600	9,800
Pittsfield Mass 1922 3½s	4,800	5,000	4,800	4,900
Pittsfield Mass 1923 3½s	9,600	10,000	9,600	9,700
Portland Ore W L 1923 5s	65,400	60,000	65,400	65,400
Provid'ce R I W L 1923 4s	4,040	4,000	4,040	4,040
Provid'ce R I W L 1930 3s	97,900	110,000	97,900	96,800
Provid'ce R I H L 1930 3s	13,350	15,000	13,350	13,200
Providence R I 1929 3s	4,450	5,000	4,450	4,400
Rockville Conn 1935 4s	25,000	25,000	25,000	25,250
Seattle Wash 1927 4½s	26,250	25,000	26,250	26,500
Springfield Mass 1913 4s	35,350	35,000	35,350	35,350
Springfield Mass 1922 3½s	48,000	50,000	48,000	49,000
Springfield Mass 1923 4s	5,050	5,000	5,050	5,150
Springfield Mass 1923 3½s	48,000	50,000	48,000	48,500
St Louis Mo 1922 3¼s	19,000	20,000	19,000	18,800

	Book value	Par value	Company market value	Department market value
Stamford Conn 1934 4s...	$25,750	$25,000	$25,750	$25,000
Stamford Conn 1934 4s...	25,750	25,000	25,750	25,000
Woonsocket R I 1931 3½s	13,800	15,000	13,800	14,100
Atch Top & Santa Fe Ry 1958 4s	47,000	50,000	47,000	47,000
Atch R R gen mtg 1995 4s	49,750	50,000	49,750	50,000
Atlantic & Yadkin R R 1949 4s	17,000	20,000	17,000	17,000
Baltimore & Ohio R R 1925 3½s	46,250	50,000	46,250	46,500
Boston Elev Ry 1935 4s..	49,500	50,000	49,500	50,000
Boston & Maine R R 1944 4½s	15,600	15,000	15,600	16,050
Boston & New York Air Line 1955 4s	75,000	75,000	75,000	75,000
Buf & Susquehanna R R 1951 4s	44,000	50,000	44,000	41,000
Carbondale & Shawneetown R R 1932 4s....	23,750	25,000	23,750	24,000
Central Pac 1st pref mtg 1949 4s	48,500	50,000	48,500	48,500
Charlestown Union Station Co 1937 4s.....	24,000	25,000	24,000	24,000
Chicago Milw & St Paul R R 1989 3½s.....	66,000	75,000	66,000	67,500
Chicago Milw & St Paul R R 1989 4s.....	25,062	25,000	25,062	25,250
Chicago & Northwestern R R 1987 3½s.....	89,000	100,000	89,000	90,000
Chicago St Louis & N Or R R 1951 3½s.....	22,250	25,000	22,250	22,500
Cleve Cin Chi & St Louis 1911 5s	25,000	25,000	25,000	25,250
Connecticut & Passumpsic River R R 1943 4s....	24,750	25,000	24,750	25,000
Delaware & Hudson R R 1922 4½s	51,000	50,000	51,000	51,000
Delaware & Hudson R R 1943 4s	24,937	25,000	24,937	25,000
Dexter & Piscataquis R R 1929 4s	33,600	35,000	33,600	33,950
East Ry of Minn North Div 1948 4s	24,500	25,000	24,500	24,750
Fitchburg R R 1925 4s..	49,000	50,000	49,000	49,500
Fort St Union Depot Co Detroit 1941 4½s	38,000	40,000	38,000	38,000
Ill Cent R R Main Line (Ex) 1951 3½s	23,000	25,000	23,000	23,000
Illinois Cent Cairo bridge 1950 4s	19,800	20,000	19,800	20,000
Jacksonville El Co 1927 5s	14,100	15,000	14,100	14,700
Lake Sh & Mich So R R 1928 4s	19,000	20,000	19,000	19,200
Lake Sh & Mich So R R 1931 4s	14,250	15,000	14,250	14,250
Lake Sh & Mich So R R 1997 3½s	46,000	50,000	46,000	46,000
Lehigh Valley gen con 2003 4s	14,400	15,000	14,400	14,550
Long Island R R 1949 4s.	68,600	70,000	68,600	69,300
Louisville & Nashville Uni 1940 4s	24,750	25,000	24,750	25,000
Lowell Lawrence & Haver R R 1923 5s.....	29,000	29,000	29,000	30,450
Maine Cent Eu & N Amer R R 1933 4s.....	74,250	75,000	74,250	75,000
Mass Gas Co 1929 4½s...	24,500	25,000	24,500	24,500
Mich Cent Ry 1910 5s...	70,000	70,000	70,000	70,000
New England R R 1945 4s	50,000	50,000	50,000	50,500
New York C & H R R R 1934 4s	47,500	50,000	47,500	48,000
New York C & H R R R 1997 3½s	45,500	50,000	45,500	45,500
New York C & H R R R L S Col 1998 3½s...	40,000	50,000	40,000	40,500

	Book value	Par value	Company market value	Department market value
N Y Chi & St Louis R R 1937 4s	$50,000	$50,000	$50,000	$50,000
N Y N H & Hart R R 1914 4s	22,770	23,000	22,770	22,770
N Y N H & Hart R R 1955 4s	48,500	50,000	48,500	48,500
N Y O & W R R 1992 4s.	48,500	50,000	48,500	48,500
N Y Phila & N 1939 4s..	50,125	50,000	50,125	49,500
N Y Prov & Boston R R 1942 4s	30,000	30,000	30,000	30,300
N Y Tl 1st mtg 1939 4½s	49,000	50,000	49,000	49,000
Northern Maine Spt R R 1935 5s	26,500	25,000	26,500	26,750
North Pacific prior lien 1997 4s	51,000	50,000	51,000	51,500
Norwood & Montreal R R 1916 5s	23,100	22,000	23,100	23,100
N Pac-Gt Nor-C B & Q coll 1921 4s	96,500	100,000	96,500	97,000
Old Colony R R 1924 4s.	50,000	50,000	50,000	50,000
Penna R R 1910 5s	25,000	25,000	25,000	25,000
Penn R R 1915 3½s	24,000	25,000	24,000	24,250
Penna R R 1919 5s	5,450	5,000	5,450	5,500
Peoria & No W Ry 1st mtg 1926 3½s	46,500	50,000	46,500	47,000
Phila Balti & Wash R R 1943 4s	50,000	50,000	50,000	51,500
Phila Wil & Balti R R 1932 4s	50,000	50,000	50,000	50,500
Port & Rum Falls R R 1926 4s	50,000	50,000	50,000	49,500
Read Co & Phila & Read C & I Co 1997 4s	49,500	50,000	49,500	50,000
Richmond Wash Co coll trust 1943 4s	50,000	50,000	50,000	50,000
San An & Aransas Pass 1943 4s	13,050	15,000	13,050	13,200
Seattle Elec Co 1930 5s.	26,250	25,000	26,250	26,000
United N J & Canal Co 1929 4s	26,000	25,000	26,000	25,750
Union Pac R R 1st lien 2008 4s	24,250	25,000	24,250	24,500
Utah & Northern Ry 1933 4s	24,750	25,000	24,750	24,750
Washington Term Co 1945 3½s	69,750	75,000	69,750	69,000
West End St Ry 1917 4s.	24,750	25,000	24,750	25,000
Worcester Nashua & Roch R R 1930 4s	25,000	25,000	25,000	25,000
American Tel & Tel Co 1929 4s	46,000	50,000	46,000	46,500
Western Tel & Tel Co 1932 5s	49,000	50,000	49,000	49,000
Western Union Tel Co 1950 4½s	48,500	50,000	48,500	48,500
Totals	$4,341,435	$4,488,000	$4,341,435	$4,355,590

FEDERAL CASUALTY COMPANY

DETROIT, MICH.

[Organized March 19, 1906; commenced business May, 1906]

V. D. CLIFF, President PETER PATTERSON, Secretary

CAPITAL

Capital paid up in cash, $100,000

INCOME

Net premiums		$312,466 27
Policy fees required or represented by application		31,046 00
Interest:		
Bonds and stocks	$8,930 21	
On deposits	111 51	
Total		9,041 72
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds and stocks		5,485 95
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		5,232 93
Total Income		**$363,272 87**
Ledger Assets December 31, 1908		**206,219 62**
Total		**$569,492 49**

DISBURSEMENTS

Net amount paid policyholders for losses	$125,457 91
Policy fees retained by agents	30,695 34
Commissions or brokerage, less amount received on return premiums and reinsurance	83,139 25
Salaries and all other compensation of officers, directors, trustees and home office employees	18,192 00
Salaries, traveling and all other expenses of agents not paid by commissions	7,036 82
Medical examiners' fees and salaries	1,610 75
Rents	6,470 57
State taxes on premiums	4,818 00
Insurance department licenses and fees	2,112 65
Legal expenses	371 68
Advertising	1,086 99
Printing and stationery	5,522 01
Postage, telegraph, telephone and express	6,362 74
Furniture and fixtures	775 92
Dividends to stockholders (declared during year, $20,000)	20,000 00
Other disbursements	555 03
Agents' balances charged off	132 55

Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	$900 00
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds	3,396 42
Total Disbursements	**$318,636 63**
Balance	**$250,855 86**

LEDGER ASSETS

Book value of bonds, $233,500 and stocks, $5,000	$238,500 00
Cash in company's office	1,880 24
Deposit in trust companies and banks *not on interest*	10,475 62
Total	**$250,855 86**

NON-LEDGER ASSETS

Interest accrued:	
Bonds	3,178 07
Market value of bonds and stocks over book value	1,390 90
Total Assets	**$255,424 83**

LIABILITIES

Losses and claims:	Unadjusted	Resisted	
Accident and health	$17,303 00	$235 00	
Total unpaid claims			$17,538 00
Commissions due or to become due on business written on or after October 1, 1909			3,000 00
Salaries, rents and miscellaneous accounts due or accrued			500 00
Taxes due or accrued			5,000 00
Advance premiums at 100 per cent			5,380 60
Total liabilities except capital			**$31,418 60**
Capital		$100,000 00	
Surplus over all liabilities		124,006 23	
Surplus to policyholders			224,006 23
Total Liabilities			**$255,424 83**

EXHIBIT OF PREMIUMS

	Accident and health
In force December 31, 1908	$3,666 60
Written or renewed	312,763 63
Total	$316,430 23
Expired and cancelled	311,049 63
In force December 31, 1909	$5,380 60

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)	$923,044 85
Losses paid since organization (less reinsurance)	382,975 33
Cash dividends declared since organization	61,000 00
Company's stock owned by directors at par value	100,000 00
Losses and claims incurred during the year (less reinsurance):	
Accident and health	126,712 18

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums receleved less reinsurance	Gross losses paid less reinsurance
Accident and health	$27,820 43	$10,661 78

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Company market value	Department market value
City of Detroit Mich 1912–21 3½s	$100,000	$100,000	$100,000	$100,800
Shawnee city Okla 1933 4s	16,000	16,000	15,410	14,880
Watouga city Okla 1923 6s	6,000	6,000	6,903	6,360
Pauca city Okla 1927 5s.	5,000	5,000	5,300	5,250
Taos co N Mex 1928 5s..	5,000	5,000	5,306	5,000
Lincoln co N Mex 1935 5s	7,000	7,000	7,388	7,210
Grant co N Mex 1932 5s..	5,000	5,000	5,349	5,200
Cochise co Ariz 1913–17 6s.	5,000	5,000	5,333	5,230
Montezuma Val Colo irrigations 1924 6s	12,000	12,000	12,000	12,000
Elk city Okla 1927 6s....	5,000	5,000	5,473	5,300
Frederic city Okla 1937 6s	10,000	10,000	10,892	10,600
Eden Wyo irriga 1918 6s.	5,000	5,000	5,000	5,050
Logan co Okla court-house warrants 1916 1917 ...	13,000	13,000	9,728	9,230
Hill town Mich 1929 5s..	4,500	4,500	5,085	4,770
Sault Ste Marie Mich city 1915–21 4½s	20,000	20,000	20,720	20,520
Hart town Mich 1911–18 5s	8,000	8,000	8,320	8,090
Oklahoma city Okla 1925 4½s	5,000	5,000	5,141	5,150
Otero co N Mex 1921 6s.	2,000	2,000	2,043	2,040
Stocks:				
50 Pac Gas & El Co pref.	5,000	5,000	4,500	4,550
Totals	$238,500	$238,500	$239,891	$237,230

FEDERAL UNION SURETY COMPANY

INDIANAPOLIS, IND.

[Incorporated July 8, 1901; commenced business October 1, 1901]

W. T. DURBIN, President CHAS. E. SCHICK, Secretary

CAPITAL

Capital paid up in cash $300,000

INCOME

Net premiums		$319,418 83
Interest:		
Mortgage loans	$9,829 36	
Bonds	2,833 08	
On deposits	2,048 84	
Other sources	95 63	
Total		14,806 91
Rents		23 75
From other sources		49 25
Total Income		**$334,298 74**
Ledger Assets December 31, 1908		**466,596 78**
Total		**$800,895 52**

DISBURSEMENTS

Net amount paid policyholders for losses	$60,814 96
Investigating and adjusting claims	5,358 14
Commissions or brokerage, less amount received on return premiums and reinsurance	50,714 90
Salaries and all other compensation of officers, directors, trustees and home office employees	35,117 78
Salaries, traveling and all other expenses of agents not paid by commissions	15,362 94
Rents	4,447 35
Repairs and expenses on real estate	572 96
State taxes on premiums	2,493 18
Insurance department licenses and fees	1,725 59
All other licenses, fees and taxes	3,052 00
Legal expenses	15,999 05
Advertising	541 90
Printing and stationery	2,340 23
Postage, telegraph, telephone and express	2,469 90
Furniture and fixtures	442 92
Office expenses	2,897 15
Agents' balances charged off	1,000 00

Gross loss on sale or maturity of ledger assets, viz.:		
Real estate	$4,800 00	
Bonds	24 86	
		$4,824 86
Total Disbursements		**$210,175 81**
Balance		**$590,719 71**

LEDGER ASSETS

Book value of real estate		$2,200 00
Mortgage loans		290,296 32
Book value of bonds		86,649 81
Cash in company's office		4,210 65
Deposits in trust companies and banks *not on interest*		2,584 60
Deposits in trust companies and banks *on interest*		79,238 70
Premiums in course of collection:		
	Written on or after Oct. 1 / Written before Oct. 1	
Fidelity and surety	$68,770 56 / $5,143 90	
		73,914 46
Bills receivable		5,381 83
Special deposit with Excise Reinsurance Association		43,796 50
Advanced on contracts		1,775 54
Agents' balances		168 67
Accounts receivable		502 63
Total		**$590,719 71**

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages	$4,311 99	
Bonds	913 79	
Other assets	1,059 86	
Total		6,285 64
Rents due and accrued		120 00
Gross Assets		**$597,125 35**

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$5,381 83	
Premiums in course of collection written before October 1, 1909	5,143 90	
Agents' balance	168 67	
Accounts receivable	502 63	
Advanced on contracts	1,775 54	
Total		12,972 57
Total admitted Assets		**$584,152 78**

LIABILITIES

Losses and claims:	Adjusted	Unadjusted	Resisted	
Fidelity and surety	$384 36	$15,841 26	$23,250 00	
Total unpaid claims				$39,475 62

Unearned premiums:		
Fidelity and surety	$121,841 95	
Excise risks written in New York State	37,500 00	
Total		$159,341 95
Commissions due or to become due on business written on or after October 1, 1909		14,782 89
Taxes due or accrued		2,531 64
Tax on 1909 premium		2,000 00
Total liabilities except capital		**$218,132 10**
Capital	$300,000 00	
Surplus over all liabilities	66,020 68	
Surplus to policyholders		366,020 68
Total Liabilities		**$584,152 78**

EXHIBIT OF PREMIUMS

	Fidelity and surety
In force December 31, 1908	$254,563 85
Written or renewed	292,386 28
Total	$546,950 13
Expired and canceled	263,299 12
Balance	$283,651 01
Reinsurance	9,113 72
Net in force December 31, 1909	$274,537 29
Amount at risk December 31, 1909	49,341,107 00

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)	$1,449,197 57
Losses paid since organization (less reinsurance)	501,553 30
Cash dividends declared since organization	18,000 00
Company's stock owned by directors at par value	99,000 00
Losses and claims incurred during the year (less reinsurance)	73,315 19

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Fidelity and surety	$67,576 34	$27,063 63

SCHEDULE OF REAL ESTATE OWNED, CLASSIFIED BY STATES

State	Book and market value
Missouri	$2,200 00

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

State	Amount of principal unpaid
Indiana	$280,613 32
Michigan	683 00
South Dakota	9,000 00
Total	$290,296 32

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
City of Anderson Ind 1920 4s	$3,136	$3,000	$3,136	$3,060
Town of Batesville Ind 1915–22 5s	4,454	4,000	4,454	4,145
City of Indianapolis Ind 1910–13 3½s	12,035	12,000	12,035	11,940
City of Washington Ind 1910–14 4s	5,081	5,000	5,081	5,000
County of Marion Ind 1921 3½s	50,595	50,000	50,595	50,000
City of Terre Haute Ind 1919 6s	10,257	10,257	10,257	10,257
City of Kansas City Mo 1910 7s	1,092	1,092	1,092	1,092
Totals	$86,650	$85,349	$86,650	$85,494

FIDELITY ACCIDENT COMPANY

SAGINAW, MICH.

[Incorporated June 21, 1909; commenced business July 16, 1909]

J. W. FORDNEY, President W. H. HOWLAND, Secretary

CAPITAL

Capital paid up in cash, $100,000

INCOME

Net premiums:	
Accident and health	$42,372 47
Policy fees required or represented by applications	7,384 00
Interest on bonds	335 44
Paid in to surplus	10,000 00
Fidelity, accident and Protective Society reinsurance	10,065 99
Total Income	**$70,157 90**
Ledger Assets June 21, 1909	**100,000 00**
Total	**$170,157 90**

DISBURSEMENTS

Net amount paid policyholders for losses:	
Accident and health	$15,379 45
Investigating and adjusting claims	399 85
Policy fees retained by agents	7,384 00
Commissions or brokerage, less amount received on return premiums and reinsurance	7,927 64
Salaries and all other compensation of officers, directors, trustees and home office employees	4,554 74
Salaries, traveling and all other expenses of agents not paid by commissions	8,498 72
Rents	415 80
Insurance department licenses and fees	738 53
Advertising	340 81
Printing and stationery	1,496 46
Postage, telegraph, telephone and express	1,805 03
Furniture and fixtures	492 38
Traveling	96 84
Organization expenses	6,906 65
Miscellaneous	412 80
Premium on bonds purchased	2,041 92
Total Disbursements	**$58,891 62**
Balance	**$111,266 28**

LEDGER ASSETS

Book value of bonds	$110,000 00
Deposits in trust companies and banks *not on interest*	966 28
Premiums in course of collection, written on or after October 1.	300 00
Total	**$111,266 28**

NON-LEDGER ASSETS

Interest accrued on bonds	$2,269 99
Market value of bonds over book value	2,472 92
Total Assets	**$116,009 19**

LIABILITIES

Losses and claims:	Reported	Resisted	
Accident and health	$2,674 00	$180 00	
Total unpaid claims			$2,854 00
Salaries, rents and miscellaneous accounts due or accrued			500 00
Taxes due or accrued			300 00
Advance premiums at 100 per cent			3,800 00
Total liabilities except capital			**$7,454 00**
Capital		$100,000 00	
Surplus over all liabilities		8,555 19	
Surplus to policyholders			108,555 19
Total Liabilities			**$116,009 19**

EXHIBIT OF PREMIUMS

	Accident and health
Written	$42,173 87
Expired and cancelled	38,373 87
In force December 31, 1909	$3,800 00

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)	$42,372 47
Losses paid since organization (less reinsurance)	15,379 45
Company's stock owned by directors at par value	89,000 00
Losses and claims incurred during the year (less reinsurance): Accident and health	18,233 45

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance
Accident and health	$433 50

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Kalamazoo street and city imp 1911 4s	$4,000	$4,000	$4,010	$4,000
Ionia city hall fire sewer 1911–20 4½s	10,500	10,500	10,696	10,565
Yale light & water 1914–26 4½s	14,000	14,000	14,560	14,290
Holland Light 1911–14 5s	17,000	17,000	17,364	17,300
Holland city hall 1910–22 4½s	26,000	26,000	26,364	26,340
Pontia water 1910–20 5s	5,500	5,000	5,708	5,755
Ludington st imp 1910–11 4s	6,000	6,000	6,000	6,000
U S govt 1918 3s	17,000	17,000	17,255	17,340
Town Ecorse Wayne co school 1933 4s	1,000	1,000	1,000	890
City Muskogee I T 1923 5s	4,000	4,000	4,441	4,240
Town Warren Macomb co road 1923 4½s	1,000	1,000	1,075	1,030
City Saginaw sewer st imp 1912–17 4s	4,000	4,000	4,000	4,000
Totals	$110,000	$110,000	$112,473	$111,750

FIDELITY AND DEPOSIT COMPANY OF MARYLAND

BALTIMORE, MD.

[Incorporated February, 1890; commenced business June, 1890]

EDWIN WARFIELD, President HARRY NICODEMUS, Secretary

CAPITAL

Capital paid up in cash, $2,000,000

INCOME

Net premiums:		
Fidelity	$1,898,040 47	
Surety	497,335 41	
Total		$2,395,375 88
Inspections		1,504 70
Interest:		
Collateral loans	$2,000 00	
Bonds and stocks	193,181 81	
On deposits	4,750 14	
Total		199,931 95
Rents		59,124 21
Commissions and fees		4,585 37
Items recovered		561 00
Return premiums allowed not claimed		8,571 10
Advance premiums		22,432 57
Premiums due for reinsurance and cosurety unpaid		10,303 81
Agents' balances previously charged off		50 00
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds	$5,750	
Stocks	26,205	
		31,955 00
Total Income		**$2,734,395 59**
Ledger Assets December 31, 1908		**5,941,281 90**
Total		**$8,675,677 49**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Fidelity	$612,263 74	
Surety	291,546 13	
Total		$903,809 87
Investigating and adjusting claims:		
Fidelity	$26,075 97	
Surety	6,160 36	
Total		32,236 33

Collection expenses, salvage and recovery		$16,170 19
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Fidelity	$421,795 80	
Surety	100,215 78	
Total		522,011 58
Salaries and all other compensation of officers, directors, trustees and home office employees		208,287 34
Salaries, traveling and all other expenses of agents not paid by commissions		66,894 15
Inspections		23,185 94
Rents		24,706 47
Repairs and expenses on real estate		18,952 33
Taxes on real estate		16,610 49
State taxes on premiums		28,003 25
Insurance department licenses and fees		2,234 34
All other licenses, fees and taxes		54,585 39
Legal expenses		54,377 24
Advertising		4,090 48
Printing and stationery		16,326 40
Postage, telegraph, telephone and express		19,930 16
Furniture and fixtures		4,937 95
Dividends to stockholders (declared during year, $320,000)		320,000 00
Development		6,194 34
Traveling		13,265 22
Examinations by insurance departments and by examining committee		528 39
Lunches to officers and employees at home office		3,018 08
Subscriptions and dues		2,048 06
Supplies		1,447 92
Miscellaneous		3,375 60
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Bonds	$16,580	
Stocks	764	
		17,344 00
Total Disbursements		**$2,384,571 51**
Balance		**$6,291,105 98**

LEDGER ASSETS

Book value of real estate		$841,230 98
Collateral loans		104,900 00
Book value of bonds, $2,871,550, and stocks, $1,573,950		4,445,500 00
Deposits in trust companies and banks *not on interest*		239,065 14
Deposits in trust companies and banks *on interest*		150,236 78

Premiums in course of collection:

	Written on or after Oct. 1	Written before Oct. 1	
Fidelity	$191,143 86	$42,762 13	
Surety	44,974 13	10,508 94	
Totals	$236,117 99	$53,271 07	
			289,389 06
Real estate — new building account			6,731 42

New York excise current-losses fund held by joint committee..		$7,087 47
New York excise reserve fund held by joint committee.....		38,962 50
Advance on contracts		168,002 63
Total		**$6,291,105 98**

DEDUCT ASSETS NOT ADMITTED

Company loaned to National Union Bank of Maryland $104,900 market value of United States bonds, taking as collateral security for said loan U. R. & E. Co. Consolidated Coal Company of Kentucky, West Virginia C. & P. Ry. Co., and Baltimore, S. P. & C. Ry. Co. mortgage bonds, with a stated market value of $111,575. Under New York department ruling, this asset is disallowed.....	$104,000 00	
Premiums in course of collection written before October 1, 1909	53,271 07	
Advances on contracts	168,002 63	
Total		326,173 70
Total admitted Assets.....		**$5,964,932 28**

LIABILITIES

Losses and claims:	Adjusted	Unadjusted and reported	Resisted	Total	
Fidelity	$20,720 32	$230,479 61	$134,180 87	$358,380 80	
Surety	.....	.....	77,450 00	77,450 00	
	$20,720 32	$203,479 61	$211,630 87	$435,830 80	
Total unpaid claims					$435,830 80
Unearned premiums:					
Fidelity			$893,395 94		
Surety			223,478 45		
Excise risks written in New York State....			44,212 80		
Total					1,161,087 19
Commissions due or to become due on business written on or after October 1, 1909:					
Fidelity			$41,482 46		
Surety			9,846 40		
Total					51,328 86
Taxes due or accrued.....					35,000 00
Return premiums					8,571 10
Reinsurance and cosurety					10,303 81
Advance premiums at 100 per cent.....					22,432 57
Total liabilities except capital.....					**$1,724,554 33**
Capital			$2,000,000 00		
Surplus over all liabilities.....			2,240,377 95		
Surplus to policyholders					4,240,377 95
Total Liabilities					**$5,964,932 28**

EXHIBIT OF PREMIUMS

	Fidelity	Surety
In force December 31, 1908	$1,414,449 80	$361,993 08
Written or renewed	2,011,924 64	438,061 96
Totals	$3,426,374 44	$800,055 04
Expired and cancelled	1,521,241 96	356,909 67
Balance	$1,905,132 48	$443,145 37
Reinsurance	105,870 56	6,338 59
Net in force December 31, 1909	$1,799,261 92	$436,806 78
Amount at risk December 31, 1909	341,805,982 00	231,205,562 00

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)		$18,719,557 32
Losses paid since organization (less reinsurance)		6,669,255 04
Cash dividends declared since organization		3,264,888 00
Company's stock owned by directors at par value		398,650 00
Losses and claims incurred during the year (less reinsurance):		
Fidelity	$642,143 03	
Surety	49,828 57	
Total		691,971 60

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Fidelity	$386,170 40	$298,155 87
Surety	85,289 56	19,799 71
Totals	$471,459 96	$317,955 58

SCHEDULE OF REAL ESTATE OWNED CLASSIFIED BY STATES

State	Book and market value
Maryland	$841,980 98

SCHEDULE OF COLLATERAL LOANS

	Par value	Rate used	Market value	Amount loaned	Interest
United Rys & Elec Co Balt 1st mtg 1949 4s	$100,000	87	$87,000	$104,900	2
Consolidation Coal Co Ky 1st mtg 1958 5s	5,000	100	5,000		
West Va Cent & Pittsb Ry Co 1911 6s	10,000	101¾	10,175		
Balt Sparrows Pt & Chesapeake Ry Co 1st mtg 1953 4½s	10,000	94	9,400		
Totals	$125,000		$111,575	$104,900	

U S government coupon 3 per cent bonds at 101	$70,700
U S registered 4 per cent bonds at 114	34,200
	$104,900

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Company market value	Department market value
British consols 1923 2½s	$222,000	$244,253	$222,000	$200,287
U S Gov coup 1918-1908 3s	70,700	70,000	70,700	71,400
U S Gov reg 1925 4s	34,200	30,000	34,200	34,500
U S Gov Philippine Islands 1934-1914 4s	146,450	145,000	146,450	150,800
Georgia State of 1912 4½s	25,000	25,000	25,000	25,500

Bonds:	Book value	Par value	Company market value	Department market value
Georgia State of reg 1915 4½s	$75,000	$75,000	$75,000	$78,750
Georgia State of 1916 4½s	25,000	25,000	25,000	26,250
Tennessee State of settlement 1913 3s	28,500	30,000	28,500	29,100
Montgomery Co Ala road and bridge 1935 5s	30,000	30,000	30,000	32,400
Abbeville city of S C electric light 1948 5s	10,000	10,000	10,000	10,600
Baltimore city stock internal imp 1928 3½s	66,684	67,700	66,684	67,023
Baltimore city stock consolidated 1930 3½s	50,925	51,700	50,925	51,183
Baltimore city stock funding 1936 3½s	58,115	59,000	58,115	58,410
Baltimore city stock refunding 1940 3½s	99,583	101,100	99,583	100,089
Baltimore city stock public improvement 1940 3½s	446,304	453,100	446,304	448,569
Baltimore city stock four million 1945 3½s	135,339	137,400	135,339	136,026
Cleveland O park 1917 4s	30,000	30,000	30,000	30,300
Havana Cuba 1st mtg 1939 6s	23,690	23,000	23,690	24,380
Havana Cuba 2d mtg 1939 6s	2,060	2,000	2,060	2,080
New York city of N Y export dock 1927 3½s	184,000	200,000	184,000	188,000
Petersburg city of Va refunding 1935 5s	12,500	12,500	12,500	14,000
Richmond city of Va reg 1928 4s	23,750	25,000	23,750	25,250
Atchison Topeka and Sante Fe R R gen mtg 1995 4s	99,000	100,000	99,000	100,000
Baltimore & Ohio R R prior lien 1925 3½s	92,000	100,000	92,000	93,000
Charleston & Western Carolina R R 1st mtg 1946 5s	106,000	100,000	106,000	106,000
Chicago Rock Island and Pacific R R gen mtg 1988 4s	98,000	100,000	98,000	99,000
Georgia & Alabama R R 1st con mtg 1945 5s	105,000	100,000	105,000	106,000
N Y C & H R R R rfdg 1997 3½s	45,500	50,000	45,500	45,500
Northern Pacific R R prior lien and land grant 1997 4s	102,000	100,000	102,000	103,000
Oregon Short Line R R rfdg 25 years 1929 4s	94,000	100,000	94,000	95,000
St Louis Iron Mountain & Southern R R gen con and l g mtg 1931 5s	54,500	50,000	54,500	55,000
Union Pacific R R 1st mtg 1947 4s	101,000	100,000	101,000	102,000
Baltimore Traction Co N B div 1st mtg 1942 5s	84,750	75,000	84,750	84,750
Fairmont & Clarksburg Traction Co 1st mtg 1938 5s	96,000	100,000	96,000	96,000
United Rys & Electric Co of Baltimore 1st mtg 1949 4s	98,900	115,000	98,900	100,050
Stocks:				
2,000 United Rys & Electric Co of Baltimore	28,000	100,000	28,000	29,000
2,500 Citizens Nat Bank Baltimore Md	97,500	25,000	97,500	100,000
473 Farmers and Merchants Nat Bank Baltimore Md	21,750	18,920	21,750	23,272
200 First Nat Bank Baltimore Md	28,000	20,000	28,000	28,000
121 Merchants Nat Bank Baltimore Md	20,550	12,100	20,550	20,933

Stocks:	Book value	Par value	Company market value	Department market value
164 Nat Bank of Baltimore Md	$20,500	$16,400	$20,500	$20,500
1,600 Nat Mechanics Bank Baltimore Md	46,400	16,000	46,400	46,400
271 Nat Union Bank of Md Baltimore Md.	33,050	27,100	33,050	33,604
6,391 The Fidelity Trust Co Baltimore Md..	1,278,200	639,100	1,278,200	1,310,155
Totals	$4,445,500	$3,811,873	$4,445,500	$4,602,061

FRANKFORT MARINE, ACCIDENT AND PLATE GLASS INSURANCE COMPANY

FRANKFORT-ON-THE-MAIN, GERMANY

[UNITED STATES BRANCH]

C. H. FRANKLIN, Manager, No. 100 William street, New York

INCOME

Net premiums:		
Accident and health	$93,277 39	
Liability	982,860 40	
Burglary and theft	25,348 91	
Workmen's collective	89,373 38	
Total		$1,190,860 08
Policy fees required or represented by applications		4,213 03
Interest:		
Bonds	$46,393 13	
On deposits	1,474 90	
Total		47,868 03
Total Income		**$1,242,941 14**
Ledger Assets December 31, 1908		**1,344,717 58**
Total		**$2,587,658 72**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident and health	$30,524 90	
Liability	465,890 27	
Burglary and theft	12,194 07	
Workingmen's collective	41,934 38	
Total		$550,543 62
Investigating and adjusting claims:		
Accident and health	$4,635 79	
Liability	80,724 44	
Burglary and theft	1,297 02	
Workmen's collective	1,621 17	
Total		88,278 42
Policy fees retained by agents		4,213 03
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident and health	$29,761 14	
Liability	214,377 42	
Burglary and theft	6,622 85	
Workmen's collective	14,706 29	
Total		265,467 70
Salaries and all other compensation of officers, directors, trustees and home office employees		43,478 43

Salaries, traveling and all other expenses of agents not paid by commissions	$34,964 76
Inspections	12,931 56
Rents	7,350 16
State taxes on premiums	14,988 86
Insurance department licenses and fees	4,585 87
All other licenses, fees and taxes	1,079 88
Legal expenses	1,513 20
Advertising	4,705 84
Printing and stationery	10,077 57
Postage, telegraph, telephone and express	5,922 06
Furniture and fixtures	168 80
Other disbursements	5,706 84
Remitted to home office	21,043 20
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	7,991 47
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds	856 51
Total Disbursements	**$1,085,867 78**
Balance	**$1,501,790 94**

LEDGER ASSETS

Book value of bonds	$1,270,911 82
Cash in company's office	650 00
Deposits in trust companies and banks *not on interest*	2,037 41
Deposits in trust companies and banks *on interest*	33,127 58

Premiums in course of collection:

	Written on or after Oct. 1	Written before Oct. 1	
Accident and health	$8,408 56	.....	
Liability	157,545 56	$4,027 81	
Burglary and theft	3,860 80	.....	
Workmen's collective	17,265 93	213 96	
Totals	$187,080 85	$4,241 77	191,322 62
Cash in hands of trustees			3,741 51
Total			**$1,501,790 94**

NON-LEDGER ASSETS

Interest accrued:		
Bonds	$13,798 75	
Other assets	103 10	
Total		13,901 85
Gross Assets		**$1,515,692 79**

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written before October 1, 1909	$4,241 77	
Book value of bonds over market value	31,761 82	
Total		36,003 59
Total admitted Assets		**$1,479,689 20**

LIABILITIES

Losses and claims:	Unadjusted and reported	Resisted	Total	
Accident and health.	$9,270 00	$3,100 00	$12,370 00	
Burglary and theft..	5,150 00	2,500 00	7,650 00	
Marine	.....	3,000 00	3,000 00	
Workmen's collective.	15,227 17	.....	15,227 17	
	$29,647 17	$8,600 00	$38,247 17	
Deduct reinsurance			2,965 00	
Net unpaid claims except liability claims.....			$35,282 17	
Special reserve for unpaid liability losses.....			311,600 36	
Total unpaid claims and loss reserves.....				$346,882 53
Unearned premiums:				
Accident and health			$19,531 09	
Liability			345,529 98	
Burglary and theft			14,210 22	
Workmen's collective			19,607 70	
Total				398,878 99
Commissions due or to become due on business written on or after October 1, 1909:				
Accident and health			$2,808 09	
Liability			40,587 85	
Burglary and theft			1,239 77	
Workmen's collective			4,298 20	
Total				48,933 91
Salaries, rents and miscellaneous accounts due or accrued....				7,500 00
Taxes due or accrued				5,800 00
Advance premiums at 100 per cent.....				841 75
Contingent reserve				170,000 00
Total liabilities except capital.....				$978,837 18
Capital (statutory deposit)			$250,000 00	
Surplus over all liabilities			250,852 02	
Surplus to policyholders				500,852 02
Total Liabilities				$1,479,689 20

EXHIBIT OF PREMIUMS

	Accident and health	Liability
In force December 31, 1908.....	$37,825 73	$608,664 78
Written or renewed	109,797 77	982,441 71
Totals	$147,623 50	$1,591,106 49
Expired and cancelled	101,775 47	906,783 39
Balance	$45,848 03	$684,323 10
Reinsurance	3,911 51	1,885 32
Net in force December 31, 1909.....	$41,936 52	$682,437 78

	Burglary and theft	Workmen's collective
In force December 31, 1908.....	$30,105 21	$41,671 95
Written or renewed.....	34,009 74	67,746 08
Totals	$64,114 95	$109,418 03
Expired and cancelled	29,238 87	70,202 63
Balance	$34,876 08	$39,215 40
Reinsurance	6,698 67	.....
Net in force December 31, 1909.....	$28,177 41	$39,215 40

GENERAL INTERROGATORIES

Gross premiums received in United States since organization (less reinsurance and returned premiums)		$11,243,770 83
Losses paid in United States since organization (less reinsurance)		6,545,775 31
Losses and claims incurred during the year (less reinsurance):		
Accident	$37,710 69	
Liability	539,775 80	
Burglary and theft	12,206 09	
Workmen's collective	41,348 93	
Total		631,041 51

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident and health	$10,376 30	$8,122 61
Liability	114,198 55	67,619 96
Burglary and theft	4,121 27	1,105 30
Workmen's collective	10,678 21	19,194 88
Totals	$139,374 33	$96,042 75

SCHEDULE OF BONDS OWNED

	Book value	Par value	Co. & dep't market value
Boston, city of 1944 3½s	$48,437	$50,000	$47,500
Boston city of 1935 3½s	48,500	50,000	48,000
Cleveland city of 1914 4s	25,356	25,000	25,250
Cleveland city of 1915 4s	76,282	75,000	75,750
Cleveland city of 1917 4s	51,316	50,000	50,500
Frankfort city of 1916 3½s	86,050	89,500	84,130
New York city of 1953 3½s	49,407	55,000	49,500
New York city of 1940 3½s	4,520	5,000	4,550
New York city of 1956 4s	100,122	100,000	100,000
New York State of 1957 3s	100,244	100,000	103,000
Atchison Topeka & Santa Fe 1995 4s	65,112	64,000	64,000
Baltimore and Ohio 1925 3½s	28,100	30,000	27,900
Central Pacific 1949 4s	65,707	66,000	64,020
Chicago & Northwestern extension 1926 4s	21,551	20,000	20,000
Chicago Rock Island & Pacific 1988 4s	22,497	20,000	19,800
Chicago Rock Island & Pacific 1934 4s	72,518	75,000	68,250
Colorado & Southern 1929 4s	9,850	10,000	9,600
Delaware & Hudson 1943 4s	20,431	20,000	20,000
Denver & Rio Grande 1936 4½s	21,799	20,000	20,800
Houston & Texas Central 1937 5s	5,627	5,000	5,500
Illinois Central 1952 4s	30,968	30,000	30,600
Illinois Central extended 1951 3½s	63,456	65,000	59,800
Lake Shore 1997 3½s	91,316	90,000	81,900
Northern Pacific 1997 4s	72,356	70,000	72,100
Pittsburg Cincinnati Chicago & St Louis 1949 3½s	19,842	20,000	18,800
Southern Pacific 1955 4s	49,128	50,000	47,500
Union Pacific 1947 4s	20,420	20,000	20,400
Totals	$1,270,912	$1,274,500	$1,239,150

THE GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED

PERTH, SCOTLAND

[UNITED STATES BRANCH]

FRANKLIN J. MOORE, Manager, No. 400 Walnut St., Philadelphia, Pa.

INCOME

Net premiums:		
Accident	$1,104,450 87	
Health	366,848 02	
Liability	1,115,562 20	
Burglary and theft	176,161 83	
Automobile property damage	312,836 69	
Total		$3,075,859 61
Policy fees required or represented by applications		74,363 00
Interest:		
Bonds and stocks	$44,339 83	
On deposits	1,419 13	
Other sources	22 34	
Total		45,781 30
Rents		16,499 76
From other sources		1,103 36
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		160 00
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		1,062 49
Total Income		**$3,214,829 52**
Ledger Assets December 31, 1908		**1,670,869 45**
Total		**$4,885,698 97**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident	$410,885 36	
Health	136,961 78	
Liability	318,765 40	
Burglary and theft	63,097 95	
Automobile property damage	95,847 28	
Total		$1,025,557 77

Investigating and adjusting claims:		
Accident	$4,765 98	
Health	1,588 66	
Burglary and theft	3,599 27	
Automobile property damage	10,730 41	
Total		$20,684 32
Policy fees retained by agents		74,363 00
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident	$326,545 95	
Health	108,478 89	
Liability	233,805 14	
Burglary and theft	48,237 78	
Automobile property damage	84,270 70	
Total		801,338 46
Salaries and all other compensation of officers, directors, trustees and home office employees		195,975 33
Medical examiners' fees and salaries		16,975 61
Inspections		11,738 31
Rents		36,365 17
Repairs and expenses on real estate		4,110 38
Taxes on real estate		1,930 50
State taxes on premiums		38,170 13
Insurance department licenses and fees		8,447 65
All other licenses, fees and taxes		1,269 52
Legal expenses		5,802 87
Advertising		1,604 03
Printing and stationery		28,889 56
Postage, telegraph, telephone and express		24,136 09
Furniture and fixtures		6,992 66
Office supplies, etc		6,511 17
Entertaining		2,424 15
Agents' expenses		2,745 96
Typewriting contest		727 19
Christmas donations		522 50
Premiums on bonds		154 12
Petty office expenses		2,625 56
Directors and committee fees		890 00
Trustee fees		690 42
Auditors' fees		9,601 85
Subscription to publications		358 60
Insurance associations' dues		2,305 70
Traveling		19,774 48
Agents' convention		3,321 51
Remitted to home office		120,420 57
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds		350 00
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Bonds		370 00
Total Disbursements		**$2,478,145 14**
Balance		**$2,407,553 83**

LEDGER ASSETS

Book value of real estate			$213,160 58
Book value of bonds, $1,410,079.20, and stocks, $136,185.35			1,546,264 55
Cash in company's office			507 36
Deposits in trust companies and banks *not on interest*			371 90
Deposits in trust companies and banks *on interest*			194,767 49
Premiums in course of collection:			
	Written on or after Oct. 1	Written before Oct. 1	
Accident	$38,086 50	$4,623 22	
Health	12,695 50	1,541 07	
Liability	251,740 36	11,487 90	
Burglary and theft	33,838 41	6,869 79	
Automobile property damage	79,131 05	6,722 08	
Totals	$415,491 82	$31,244 06	
			446,735 88
Accounts receivable			5,746 07
Total			**$2,407,553 83**

NON-LEDGER ASSETS

Interest due and accrued:		
Bonds	$17,004 94	
Other assets	2,194 42	
Total		19,199 36
Gross Assets		**$2,426,753 19**

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written before October 1, 1909	$31,244 06	
Book value of ledger assets over market value, viz.:		
Bonds and stocks	70,209 55	
Real estate	33,160 58	
Accounts receivable	5,746 07	
Total		140,360 26
Total admitted Assets		**$2,286,392 93**

LIABILITIES

Losses and claims	Adjusted	Unadjusted and reported	Resisted	Total
Accident	$4,563 91	$67,884 82	$14,634 53	$86,583 26
Health	1,208 57	14,261 05	2,713 45	18,183 07
Burglary and theft	80 10	8,518 39	2,294 00	10,842 49
Automobile property damage	5,000 00	34,000 00	10,239 05	49,239 05
	$10,802 58	$124,164 26	$29,881 03	$164,847 87
Deduct reinsurance				5,597 49
Net unpaid claims except liability claims				$159,250 38
Special reserve for unpaid liability losses				269,291 22
Total unpaid claims and loss reserves				$428,541 60
Unearned premiums:				
Accident			$212,801 08	
Health			64,725 53	

Liability	$464,924 76	
Burglary and theft	93,292 17	
Automobile property damage	139,030 24	
Total		$974,773 78
Commissions due or to become due on business written on or after October 1, 1909:		
Accident	$12,568 55	
Health	4,189 52	
Liability	83,074 31	
Burglary and theft	11,166 67	
Automobile property damage	26,113 25	
Total		137,112 30
Salaries, rents and miscellaneous accounts due or accrued		10,000 00
Taxes due or accrued		50,276 75
Advance premiums at 100 per cent		18,460 95
Contingent reserve		50,000 00
Total liabilities except capital		**$1,669,165 38**
Capital (statutory deposit)	$250,000 00	
Surplus over all liabilities	367,227 55	
Surplus to policyholders		617,227 55
Total Liabilities		**$2,286,392 93**

EXHIBIT OF PREMIUMS

	Accident	Health	Liability
In force December 31, 1908	$358,607 87	$107,119 63	$544,286 66
Written or renewed	1,184,438 84	394,812 94	1,383,029 74
Totals	$1,543,046 71	$501,932 57	$1,927,316 40
Expired and cancelled	1,106,404 58	368,801 53	999,889 89
Balance	$436,642 13	$133,131 04	$927,426 51
Reinsurance	15,264 71	5,088 23	2,925 69
Net in force December 31, 1909	$421,377 42	$128,042 81	$924,500 82

	Burglary and theft	Automobile property damage
In force December 31, 1908	$208,228 83	$114,761 57
Written or renewed	210,441 14	379,111 39
Totals	$418,669 97	$493,872 96
Expired and cancelled	200,274 31	215,832 49
Balance	$218,395 66	$278,040 47
Reinsurance	28,331 65	.....
Net in force December 31, 1909	$190,064 01	$278,040 47

GENERAL INTERROGATORIES

Gross premiums received in United States since organization (less reinsurance and return premiums)		$955,149,450 00
Losses paid in United States since organization (less reinsurance)		3,581,510 00
Losses and claims incurred during the year (less reinsurance):		
Accident	$395,571 09	
Health	136,485 00	
Liability	336,571 77	
Burglary and theft	57,107 95	
Automobile property damage	102,194 83	
Total		1,027,931 54

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident	$160,711 49	$63,271 70
Health	53,570 49	21,090 56
Liability	402,933 20	146,798 11
Burglary and theft	64,450 91	30,793 69
Automobile property damage	176,746 46	64,464 19
Totals	$858,412 55	$326,418 25

SCHEDULE OF REAL ESTATE OWNED, CLASSIFIED BY STATES

STATE	Book value	Market value
Pennsylvania	$213,160 58	$180,000 00

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Co. & dep't market value
City of Cleveland O water 1926 4s	$51,000	$50,000	$51,000
City of Columbus O water 1945 4s	62,775	62,000	63,240
City of Columbus O Front St 1919 4s	18,207	18,000	18,180
City of Columbus O Park Ave 1918 4s	10,105	10,000	10,100
City of Columbus O Germania St 1917 4s	10,095	10,000	10,100
City of Philadelphia Pa 1931 3½s	53,681	50,000	47,500
City of Philadelphia Pa 1932 3½s	53,125	50,000	47,500
District of Columbia 1924 3.65	59,475	50,000	53,500
Green Co O Ct House 1922 4s	5,166	5,000	5,100
New York cons 1917 3½s	59,060	55,000	53,350
New York Cons 1918 3½s	156,721	145,000	139,200
New York Cor 1924 3½s	54,800	50,000	47,500
New York Cor 1954 3½s	9,900	10,000	9,000
Virginia Centurys 1991 3s	12,838	13,500	12,555
Atchison Topeka & Santa Fe genl mtg 1995 4s	20,194	20,000	20,000
Baltimore and O R R 1st mtg 1948 4s	24,349	25,000	24,750
Balti & O R R prior lien 1925 3½s	14,031	15,000	13,950
Boonville R R Bdg Co 1st mtg 1951 4s	4,575	5,000	4,550
Buffalo R R Co 1st mtg 1931 5s	5,665	5,000	5,400
Chicago Burl & Quincy Jt No Pacific 1921 4s	18,196	20,000	19,400
Chi Milw & St P gen mtg 1989 4s	5,683	5,000	5,050
Central Pac R R 1st ref mtg 1949 4s	19,498	20,000	19,400
Chesapeake & O genl mtg 1992 4½s	20,625	20,000	20,600
Denver & Rio Grande 1st mtg 1936 4s	5,007	5,000	4,750
E St Louis & Suburban Co 1932 5s	9,900	10,000	10,000
Erie R R Squip series H 1911 4s	4,934	5,000	4,950
Ft Worth & Rio G 1st mtg 1928 4s	8,013	10,000	8,600
Gettysburg & Harrisburg R R 1st mtg 1926 5s	3,360	3,000	3,120
Ill Cent R R L N & A Col 1953 4s	25,322	25,000	23,000
Lake Shore & Mich So deb 1928 4s	9,967	10,000	9,600
Lake Shore & Mich So deb 1931 4s	36,463	40,000	38,000
Lehigh Valley R R genl cons 2003 4s	54,148	55,000	53,350
Lehigh Valley R R Equip 1912 4½s	9,381	10,000	10,000
Lehigh Valley R R annuity 6s	7,537	5,000	7,500
Louisville & Nash R R uni 1940 4s	4,980	5,000	5,000
Louisville & Nash R R (A K & C Div) 1955 4s	25,620	25,000	23,500
Louisville & Nash R R term 1952 4s	19,550	20,000	19,600
Minneapolis & St Louis note 1911 5s	9,812	10,000	10,000
N Y C & H R R R note 1910 5s	9,963	10,000	10,000
Northern Pac R R prior lien and land grant 1997 4s	5,214	5,000	5,150

Bonds:	Book value	Par value	Co. & dep't market value
Norfolk & W R R Div 1st lien and genl mtg 1944 4s	$18,625	$20,000	$18,600
Oregon Short Line 25 yr rfd 1929 4s	9,712	10,000	9,500
Penna R R coupon 1901 1916 3½s	30,249	31,000	30,070
Penna R R note 1910 5s	19,588	20,000	20,000
Penna R R steel roll stock 1910 3½s	9,700	10,000	10,000
Penna R R 10 yr conv 1915 3½s	8,483	10,000	9,700
Penna R R equip 1915 4s	19,950	20,000	19,600
Portland Ry Co 1st mtg 1930 5s	9,900	10,000	9,800
Reading Co genl mtg 1997 4s	57,221	60,000	60,000
Reading Co Jersey Central 1951 4s	19,600	20,000	19,400
Rio Grande & West 1st mtg 1939 4s	14,491	15,000	14,250
Rio Grande & Western cons 1949 4s	4,550	5,000	4,200
Schuylkill River & E S Ry Co 1st mtg 1925 4s	10,000	10,000	10,100
Southern Ry equips 1910 4½s	10,056	10,000	10,000
Southern Ry 3 yr note 1910 5s	9,981	10,000	10,000
Springfield Ry & Lt Co 1933 5s	9,700	10,000	9,500
St. Louis & San Francisco R R 7 yr note 1912 4½s	4,913	5,000	4,950
So Pac R R 1st rfd mtg 1955 4s	18,998	20,000	19,000
Union Pac R R 1st mtg & land grant 1947 4s	20,570	20,000	20,400
Washington Term 1st mtg 1945 3½s	8,350	10,000	9,200
West Shore R R 1st mtg 2361 4s	11,204	11,000	11,220
Lehigh Valley Coal Co 1st mtg 1933 5s	5,750	5,000	5,450
Lehigh & Wilkes-Barre Coal Co 1910 4½s	10,087	10,000	10,000
Amer Thread Co 1st mtg 1919 4s	38,834	40,000	36,800
Amer Tel & Tel conv 1936 4s	20,370	22,000	23,320
International Navigation Co 1929 5s	5,062	5,000	4,150
New York Gas & Elec 1st mtg 1948 5s	5,500	5,000	5,150
Stocks:			
150 Canadian Pacific R R conv	25,040	15,000	27,300
950 Erie R R 1st pfd	76,406	95,000	48,450
400 Pennsylvania R R Co	25,070	20,000	27,400
100 United Gas Improvement Co	9,580	5,000	9,500
Totals	$1,546 265	$1,525,500	$1,476,055

THE GUARANTEE COMPANY OF NORTH AMERICA

MONTREAL, CANADA

[Incorporated August 2, 1851; commenced business April 1, 1872]

EDWARD RAWLINGS, President RICHARD B. SCOTT, Secretary

CAPITAL

Capital paid up in cash, $304,600

INCOME

Net premiums:		
Fidelity		$195,615 02
Interest:		
Bonds and stocks	$58,495 98	
On deposits	4,294 47	
Total		62,790 45
Rents		2,423 00
Total Income		**$260,828 47**
Ledger Assets December 31, 1908		**1,446,879 36**
Total		**$1,707,707 83**

DISBURSEMENTS

Net amount paid policyholders for losses:	
Fidelity	$31,831 25
Investigating and adjusting claims	3,077 24
Commissions or brokerage, less amount received on return premiums and reinsurance	13,591 27
Salaries and all other compensation of officers, directors, trustees and home office employees	47,464 00
Salaries, traveling and all other expenses of agents not paid by commissions	22,130 69
Inspections	12,175 30
Rents	8,266 69
Repairs and expenses on real estate	680 11
Taxes on real estate	742 03
State taxes on premiums	3,163 58
Insurance department licenses and fees	1,464 82
All other licenses, fees and taxes	1,067 02
Legal expenses	1,774 61
Advertising	1,180 60
Printing and stationery	2,907 11
Postage, telegraph, telephone and express	3,694 48
Dividends to stockholders (declared during year, $24,368)	24,368 00
Other disbursements	3,890 39

Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Real estate	$2,000 00	
Furniture transferred to non-ledger assets	4,481 64	
		$6,481 64
Total Disbursements		**$189,950 83**
Balance		**$1,517,757 00**

LEDGER ASSETS

Book value of real estate		$45,900 00
Book value of bonds, $416,116.25 and stocks, $835,461.62		1,251,577 87
Cash in company's office		5,708 33
Deposits in trust companies and banks *not on interest*		55,151 86
Deposits in trust companies and banks *on interest*		154,826 55
Premiums in course of collection:		
	Written on or after Oct. 1 / Written before Oct. 1	
Fidelity	$3,893 07 / $699 32	
		4,592 39
Total		**$1,517,757 00**

NON-LEDGER ASSETS

Interest accrued on bonds	5,420 43
Rent due and accrued	2,327 01
Market value of bonds and stocks over book value	25,906 30
Furniture and fixtures	4,481 64
Gross Assets	**$1,555,892 38**

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures	$4,481 64	
Premiums in course of collection written before October 1, 1909	699 32	
United States Guarantee Company's stock owned	178,920 00	
Total		184,100 96
Total admitted Assets		**$1,371,791 42**

LIABILITIES

Losses and claims:	Unadjusted and reported	Resisted	Total	
Fidelity	$8,615 00	$55,000 00	$63,615 00	
Deduct reinsurance			$20,000 00	
Total unpaid claims				$43,615 00
Unearned premiums:				
Fidelity			$84,676 92	
Excise risks written in New York State			22,586 97	
Total				107,263 89
Commissions due or to become due on business written on or after October 1, 1909				229 60
Salaries, rents and miscellaneous accounts due or accrued				7,028 33
Taxes due or accrued				2,500 00

Surplus reinsurance reserve		$32,092 49
Contingency provision		25,000 00
Total liabilities except capital		**$217,729 31**
Capital	$304,600 00	
Surplus over all liabilities	849,462 11	
Surplus to policyholders		1,154,062 11
Total Liabilities		**$1,371,791 42**

EXHIBIT OF PREMIUMS

	Fidelity
In force December 31, 1908	$218,655 15
Written or renewed	216,743 79
Totals	$435,398 94
Expired and cancelled	220,566 07
Balance	$214,832 87
Reinsurance and $4,254.31 reinsurance commission	15,434 58
Net in force December 31, 1909	$199,398 29
Amount at risk December 31, 1909	62,131,735 00

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)	$5,490,157 46
Losses paid since organization (less reinsurance)	2,056,048 63
Cash dividends declared since organization	627,362 25
Stock dividends declared since organization	38,900 00
Company's stock owned by directors at par value	160,480 00
Losses and claims incurred during the year (less reinsurance):	
Fidelity	53,768 66

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Fidelity	$32,084 61	$23,477 47

SCHEDULE OF REAL ESTATE OWNED, CLASSIFIED BY STATES AND COUNTRIES

State or Country	Book value	Market value
Georgia	$1,000 00	$1,700 00
Illinois	1,600 00	4,200 00
Kansas	750 00	800 00
Minnesota	3,500 00	3,500 00
Canada	39,050 00	46,300 00
Totals	$45,900 00	$56,500 00

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Company market value	Department market value
Montreal corporation 1921 4s	$25,065	$25,500	$25,500	$25,500
Montreal corporation 1925 4s	5,150	5,000	5,000	5,000
Montreal harbour 1910 5s	6,540	6,000	6,000	6,000
Montreal harbour 1913 5s	8,800	8,000	8,160	8,000
Montreal harbour 1914 5s	22,000	20,000	20,400	20,200
Montreal harbour 1915 5s	2,200	2,000	2,040	2,040
Montreal harbour 1917 4s	4,080	4,000	3,880	3,840

	Book value	Par value	Company market value	Department market value
Bonds:				
Montreal harbour 1918 4s	$7,140	$7,000	$6,720	$6,650
Montreal Street Ry 1922 4½s	20,334	20,000	20,500	20,000
Montreal Board of Trade 2d mtg 1922 5s	1,625	2,500	1,875	2,375
Lake Champlain & St L June Railway 1910 4s	4,500	5,000	4,750	5,000
Canada Southern Ry 1913 5s	10,700	10,000	10,075	10,100
Province of Quebec 1912 5s	1,060	1,000	1,020	1,040
Province of Manitoba 1935 4s	20,600	20,000	20,000	20,400
City of Winnipeg 1920 4s	15,000	15,000	15,000	15,000
City of Winnipeg 1935 4s	9,975	10,000	10,000	10,000
City of Toronto 1915 3½s	9,625	10,000	9,600	9,800
City of Victoria B C 1925 4s	11,940	12,000	11,640	12,120
City of Brooklyn N Y reg 1911 3s	99,000	100,000	98,000	99,000
City of New York reg 1917 3½s	103,500	100,000	96,000	97,000
City of New York reg 1917 4s	9,937	10,000	10,100	10,000
City of Richmond Va reg 1920 4s	525	500	500	505
City of Richmond Va reg 1924 4s	14,700	14,000	14,000	14,140
City of Richmond Va reg 1926 4s	1,520	1,500	1,500	1,515
Stocks:				
178 Montreal corporation (permanent)	32,680	17,800	31,150	31,150
104 Montreal corporation (1910)	10,797	10,400	10,400	10,400
218 Montreal corporation (1921–27)	22,428	21,800	21,800	21,800
Dominion of Canada (1913)	1,980	2,000	1,980	1,980
Dominion of Canada (1913)	396	400	396	396
1,491 United States Guarantee Co	164,010	149,100	178,920	183,393
1,500 Montreal Tel Co.	90,336	60,000	90,000	89,400
716 Western Union Tel Co.	61,638	71,600	55,132	55,848
1,875 Bell Tel Co of Can.	248,064	187,500	273,750	273,750
100 Montreal St Ry	18,025	10,000	22,100	22,100
500 Mackay Cos pfd	36,294	50,000	38,500	39,000
167 Bank of Montreal	41,416	16,700	42,084	42,084
100 Merchants Bank of Canada	15,317	10,000	17,000	17,000
100 Molsons Bank	20,225	10,000	20,500	21,000
625 Pa R R Co	41,131	31,250	42,812	42,812
200 Great No Ry Co	24,725	20,000	28,700	28,800
Totals	$1,251,578	$1,077,550	$1,277,484	$1,286,138

THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY

HARTFORD, CONN.

[Incorporated June 1866; commenced business October, 1866]

L. B. BRAINERD, President — CHAS. S. BLAKE, Secretary

CAPITAL

Capital paid up in cash, $1,000,000

INCOME

Net premiums:		
Steam boiler	$1,728,915 44	
Fly wheel	4,075 58	
Total		$1,732,991 02
Inspections		15,496 27
Interest:		
Mortgage loans	$51,504 84	
Bonds and stocks	126,263 48	
On deposits	3,128 83	
Other sources	387 77	
Total		181,284 92
Rents		4,574 00
Agents' balances previously charged off		400 00
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		175 00
Total Income		**$1,934,921 21**
Ledger Assets December 31, 1908		**4,036,713 62**
Total		**$5,971,634 83**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Steam boiler		$70,745 81
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Steam boiler	$176,121 48	
Fly wheel	248 72	
Total		176,370 20
Salaries and all other compensation of officers, directors, trustees and home office employees		62,736 99
Salaries, traveling and all other expenses of agents not paid by commissions		259,263 79
Inspections		488,526 60
Rents		4,500 00
Repairs and expenses on real estate		4,070 24

Taxes on real estate	$2,000 00
State taxes on premiums	15,430 78
Insurance department licenses and fees	5,894 47
All other licenses, fees and taxes	20,840 12
Legal expenses	581 98
Advertising	1,868 23
Printing and stationery	18,076 93
Postage, telegraph, telephone and express	19,119 07
Furniture and fixtures	2,687 97
Dividends to stockholders (declared during year, $100,000)	100,000 00
Office expenses	1,079 25
Exchange	519 26
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	2,480 00
Total Disbursements	**$1,256,791 69**
Balance	**$4,714,843 14**

LEDGER ASSETS

Book value of real estate			$93,600 00
Mortgage loans			1,107,060 00
Book value of bonds, $2,554,910.51, and stocks, $429,358.36			2,984,268 87
Cash in company's office			1,582 93
Deposits in trust companies and banks *on interest*			122,953 95
Premiums in course of collection:			
	Written on or after Oct. 1	Written before Oct. 1	
Steam boiler	$227,010 99	$147,019 98	
Fly wheel	1,037 47	.....	
Totals	$228,048 46	$147,019 98	
			375,068 44
Cash in transit			30,308 95
Total			**$4,714,843 14**

NON-LEDGER ASSETS

Interest accrued:		
Mortgages	$29,771 37	
Bonds	37,809 13	
Total		67,580 50
Market value of bonds and stocks over book value		79,207 13
Gross Assets		**$4,861,630 77**

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written before October 1, 1909	$147,019 98	
Boiler Inspection and Insurance Co. of Canada stock owned	75,075 00	
Total		222,094 98
Total admitted Assets		**$4,639,535 79**

LIABILITIES

Losses and claims unadjusted:	
Steam boiler	$90,939 53

Unearned premiums:		
Steam boiler	$1,939,968 80	
Fly wheel	3,763 49	
Total		$1,943,732 29
Commissions due or to become due on business written on or after October 1, 1909:		
Steam boiler	$45,402 20	
Fly wheel	207 49	
Total		45,609 69
Taxes due or accrued		25,000 00
Special and contingent reserve on account of assumed liability for guaranteeing faithful performance by Boiler Inspection and Insurance Co. of Canada of covenants and obligations assumed under certain policies issued by that company — this company's proportion of total premiums pertaining to such policies, viz.: $28,326.09 (being 20 per cent of $141,630.45), the pro rata reserve thereon amounting to..		16,835 50
Total liabilities except capital		**$2,122,117 01**
Capital	$1,000,000 00	
Surplus over all liabilities	1,517,418 78	
Surplus to policyholders		2,517,418 78
Total Liabilities		**$4,639,535 79**

EXHIBIT OF PREMIUMS

	Steam boiler	Fly wheel
In force December 31, 1908	$3,697,499 94	$847 50
Written or renewed	1,481,842 98	4,179 58
Totals	$5,179,342 92	$5,027 08
Expired and cancelled	1,474,345 99	166 50
In force December 31, 1909	$3,704,996 93	$4,860 58

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)	$26,086,556 19
Losses paid since organization (less reinsurance)	2,169,945 69
Cash dividends declared since organization	1,754,750 00
Stock dividends declared since organization	640,000 00
Company's stock owned by directors at par value	91,200 00
Losses and claims incurred during the year (less reinsurance):	
Steam boiler	128,671 41

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Steam boiler	$129,989 10	$4,013 66
Fly wheel	301 34	.....
Totals	$130,290 44	$4,013 66

SCHEDULE OF REAL ESTATE OWNED, CLASSIFIED BY STATES

State	Book and market value
Connecticut	$90,000
Kansas	3,600
Total	$93,600

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

State	Amount of principal unpaid
Illinois	$88,200
Iowa	732,110
Kansas	230,450
Missouri	16,200
Nebraska	39,100
South Dakota	1,000
Total	$1,107,060

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Company market value	Department market value
Abilene Kans Bo of Educ 1910 4½s	$2,040	$2,000	$2,000	$2,000
Albina Ore city 1921 6s	11,175	10,000	11,500	11,000
Arizona Territory 1942 5s	10,000	10,000	10,300	10,300
Astoria Ore city 1911 6s	9,000	9,000	9,270	9,180
Astoria Ore city 1922 6s	11,100	10,000	11,600	11,400
Atch Kans city 1911 5s	3,000	3,000	3,000	3,030
Atch Kans city 1916 5s	3,000	3,000	3,000	3,090
Atch Kans city 1921 5s	3,000	3,000	3,000	3,120
Athens Ga city 1910 5s	1,010	1,000	1,030	1,010
Athens Ga city 1911 5s	1,010	1,000	1,030	1,020
Athens Ga city 1912 5s	1,010	1,000	1,030	1,020
Athens Ga city 1913 5s	1,010	1,000	1,030	1,030
Athens Ga city 1914 5s	1,010	1,000	1,030	1,040
Athens Ga city 1915 5s	1,010	1,000	1,030	1,050
Athens Ga city 1916 5s	1,010	1,000	1,030	1,050
Athens Ga city 1917 5s	1,010	1,000	1,030	1,060
Athens Ga city 1918 5s	1,010	1,000	1,030	1,070
Athens Ga city 1919 5s	1,010	1,000	1,030	1,070
Athens Ga city 1920 5s	1,010	1,000	1,030	1,080
Athens Ga city 1921 5s	1,010	1,000	1,030	1,090
Calgary Prov Alberta Can tr sewer deb 1937 4½s	26,032	27,000	27,000	27,540
Center School Dist Waterbury 1946 4s	10,075	10,000	10,200	10,000
Columbus Neb city 1917 6s	10,100	10,000	10,900	11,000
Dallas Tex city 1920 5s	10,300	10,000	10,500	10,500
Decatur Ga town of school 1939 5s	9,582	9,000	9,720	9,360
Evansville Ind city 1912 4s	12,000	12,000	12,000	12,000
Ft Worth Tex city 1921 5s	9,750	10,000	10,500	10,200
Fairfield Co Ct fd 1939 4s	50,500	50,000	50,500	51,000
Griffin Ga city 1911 6s	6,000	6,000	6,000	6,120
Haskell Kans township 1919 7s	5,250	5,000	2,500	2,500
Huntington W Va city 1921 6s	10,525	10,000	11,500	11,300
Hutchison Kans city 1917 6s	12,000	12,000	12,960	13,080
Jefferson Co Ala road 1919 6s	29,500	25,000	28,000	27,750
Jefferson Kans township 1916 6s	10,000	10,000	10,800	10,500
Kershaw Co S Car bridge 1934 5s	21,600	20,000	21,600	21,800
Mass Com of 1941 3s	100,000	100,000	88,000	87,000
Maricopa Ariz school dist 1913 6s	10,440	10,000	10,400	10,300
Maisonneuve P Q town of gold deb 1946 4½s	24,125	25,000	25,000	25,500
Monroe Ga sewer 1928 5s	12,510	12,000	12,720	12,600
Monroe Ga sewer 1938 5s	2,110	2,000	2,160	2,120
New York city corp stock 1954 3½s	35,600	40,000	36,000	36,000
Ogden Utah city 1912 6s	5,463	5,000	5,100	5,200
Oklahoma Okla city 1934 5s	53,500	50,000	53,500	53,500
Richmond Va city 1925 4s	24,937	25,000	25,000	25,250
Richmond Va city 1926 4s	2,775	3,000	3,000	3,030
Richmond Va city 1927 4s	1,850	2,000	2,000	2,020

Bonds:	Book value	Par value	Company market value	Department market value
Rockport Tex city 1931 6s	$10,000	$10,000	$5,000	$5,000
Second North School Dist Hartford 1924 4s	10,000	10,000	10,000	10,000
Snohomish Co Washington 1912 6s	7,570	7,000	7,140	7,280
San Francisco Cal city & Co hosp & sewer 1929 5s	27,680	25,000	27,500	27,500
Tyler Tex city 1932 6s	6,360	6,000	6,600	6,900
Wheeling W Va city 1919 6s	2,260	2,000	2,300	2,320
Wheeling W Va city 1920 6s	2,260	2,000	2,300	2,340
Wheeling W Va city 1921 6s	2,260	2,000	2,300	2,360
Wheeling W Va city 1922 6s	2,260	2,000	2,300	2,400
Wheeling W Va city 1923 6s	2,260	2,000	2,300	2,420
Westmount town of P Q deb 1947 4½s	25,000	25,000	25,250	27,500
Ath Top & Santa Fe Ry Co 1995 4s	46,988	50,000	50,000	50,000
Atlanta & Charlotte Air Ry Co 1910 4½s	4,760	4,000	4,000	4,000
Atlanta & W Point R R Co ctf of ind 3 mos n'tice 6s	42,000	40,000	42,000	41,600
Balt & Ohio R R Co (S W div) 1925 3½s	45,000	50,000	45,000	45,000
Balt & Ohio R R Co 1st mtg 1948 4s	38,225	40,000	40,000	39,600
Brooklyn Union Elev R R Co 1950 5s	25,000	25,000	25,750	25,750
Central of Ga Ry Co 1st mtg gold 1945 5s	37,200	31,000	35,340	35,960
Central of Ga Ry Co 1st mtg 5% gold 1945 5s	51,850	50,000	54,500	54,500
Central Ry Co of N J 1987 5s	29,965	27,000	33,750	33,750
Chi Burl'ton & Quincy R R (Ill div) 1949 3½s	4,568	5,000	4,500	4,500
Chi & Erie R R Co 1st mtg 1982 5s	54,748	50,000	57,500	57,000
Chi & Western Ind R R Co 1932 6s	24,360	21,000	23,100	23,310
Cin Dayton & Ironton R R Co 1941 5s	36,306	36,000	38,880	38,880
Cin Northern R R Co 1951 4s	3,000	3,000	2,700	2,640
Cleve Cin Chi & St L R R Co (St L div) 1990 4s	19,231	20,000	18,800	18,800
Chicago & Milw El Ry Co 1919 5s	10,000	10,000	10,000	8,400
Cleveland Elec Ry Co 1918 5s	25,125	25,000	24,250	24,250
C St Ry Co of Buffalo 1st mtg gold 1932 5s	55,230	50,000	53,000	53,000
Chicago Ry Co cons mtg 1927 5s	23,750	25,000	25,250	25,250
Chicago Ry Co consol mtg ser A 1927 4s	13,065	13,000	12,350	12,350
Chicago Ry Co consol mtg ser B 1927 4s	13,025	13,000	11,050	11,180
Evansville & Ind R Co 1926 6s	5,600	5,000	5,500	5,600
Flint & Pere Mar R R Co (Pt H Div) 1st mtg 1939 5s	26,750	25,000	26,750	26,750
Ft Worth & Denver City Ry Co 1921 6s	31,935	30,000	33,900	33,900
Gal Har & San An Ry Co of Texas 1931 5s	24,750	25,000	27,000	27,000
Geor Caro & No Ry Co 1st mtg gold 1929 5s	33,142	30,000	31,500	31,500
H & T C R R Co 1st mtg land grant 1937 5s	36,300	33,000	36,300	36,300
Hartford St Ry Co 1st mtg 1930 4s	30,900	30,000	30,000	30,000
Jamaica & Brooklyn Rd Co 1930 5s	9,130	9,000	9,000	8,100
Kanawha & Mich Ry Co 1990 4s	7,600	10,000	9,300	9,200

Bonds:	Book value	Par value	Company market value	Department market value
Kansas City & Pac R R Co 1990 4s	$33,240	$37,000	$33,300	$34,040
Lake Sh & Mich So Ry Co 1931 4s	36,300	40,000	38,000	38,000
Lehigh Valley of N Y Ry Co 1940 4½s	41,340	40,000	42,400	42,800
Lehigh Valley Term Ry Co 1941 5s	42,400	40,000	46,000	46,000
Louisiana Western R Co 1921 6s	11,000	10,000	10,800	10,900
L N Al & Chic R R Co 1st mtg 1911 6s	16,200	15,000	15,150	15,300
Louisville & Nash R Co 1930 6s	23,380	20,000	23,200	23,200
Mahoning Coal R Co 1934 5s	9,350	10,000	11,300	11,400
Missouri Kan & E Ry Co 1942 5s	36,798	35,000	39,200	38,500
Missouri Pac R Co trust 1917 5s	41,730	40,000	40,400	40,400
Mobile & O R Co 1927 6s	37,061	30,000	36,000	36,300
N Y N H & H R R Co con ctfs 1956 3½s	12,142	12,000	12,240	12,240
N Y N H & H R R Co con deb ctfs 1948 6s	15,306	15,000	20,100	20,100
Northern Pac Term Co of Ore 1933 6s	55,498	49,000	55,370	55,370
North Pac-Gt North Ry Co 1921 4s	20,419	35,000	33,950	33,950
New Orelans Ry & Lt Co 1935 4½s	17,800	20,000	17,600	17,400
Phila & Reading R R Co term 1941 5s	29,120	28,000	33,040	33,040
R R Sec Co (Ill Cent Stk Int. ctfs) 1952 4s	21,580	24,000	21,600	21,600
Raleigh & Augus Air Line 1st mtg 1926 6s	22,275	20,000	23,600	23,400
St L & San Fran R R Co consol mtg 1996 4s	6,455	7,000	6,300	6,370
St L & San Fran R R Co genl mtg 1931 5s	31,350	30,000	32,700	32,700
St L & San Fran R R Co genl mtg 1931 6s	10,900	10,000	12,200	12,300
St L I M & So Ry genl con Ry & ld gt 1931 5s	54,912	50,000	55,000	55,000
So Bd R R Co 1st mtg gd 1941 5s	25,750	25,000	26,250	26,250
So R R Co (Mem Div) gd 1996 5s	60,990	60,000	66,000	66,000
Terminal R R Asso of St Louis 1939 4½s	27,563	25,000	27,000	26,750
Terminal R R Asso of St Louis 1944 5s	17,565	15,000	17,250	17,400
Terre Ha & Peo R R Co 1st mtg 1942 5s	10,150	10,000	11,000	10,900
T & O C Ry Co (Wes Div) 1st mtg 1935 5s	30,360	28,000	30,800	30,800
Union Pac R R Co 1st mtg 1947 4s	26,700	30,000	30,300	30,600
V S & Pac Ry Co genl mtg gold 1941 5s	13,300	13,000	13,390	13,260
Wabash R R Co 1st mtg 1939 5s	54,670	50,000	56,000	56,500
W N Y & P R R Co 1st mtg 1937 5s	27,602	25,000	28,000	28,000
W & L E Ry Co (L Erie Div) 1st mtg 1926 5s	16,820	16,000	16,800	16,800
Wilkes-Barre & E R R Co 1st mtg 1942 5s	30,400	38,000	39,140	39,000
N Y Dock Co 1st mtg gld 1951 4½s	4,463	5,500	5,170	5,170
N Y & E R G Co 1st cons mtg gold 1945 4s	22,000	22,000	21,560	21,560

Bonds:	Book value	Par value	Company market value	Department market value
Northw Tel Co 1st mtg 1934 5s	$10,450	$10,000	$9,700	$9,900
West Un Tel Co 1950 4½s	50,500	50,000	48,500	48,500
Stocks:				
10 Atchison To & Santa Fe Ry Co pfd...	997	1,000	1,030	1,030
100 Atchison To & Santa Fe Ry Co com...	9,787	10,000	12,200	12,300
167 Chicago Milw & St Paul Ry Co pfd..	18,800	16,700	28,724	28,724
68 Chicago Milw & St Paul Ry Co com.	6,800	6,800	10,676	10,774
100 Chic & Nw Ry Co pfd	14,025	10,000	22,400	22,700
100 Chic & Nw Ry Co com	10,116	10,000	18,200	18,500
101 Cin & North R R Co com	10,100	10,100	3,535	3,030
200 C C C & St L Ry Co pfd	19,500	20,000	21,000	21,400
365 Ill Cent R R Co...	38,321	36,500	54,020	54,020
292 N Y N H & H R R Co	35,353	29,200	46,136	46,136
131 N Y N H & H R R Co 1st in $31.25 paid	4,105	3,275	4,585	7,107
60 St L & San Fran R Co 1st pfd..	2,400	6,000	4,320	4,320
167 St. L & San Fran R R Co 2nd pfd	2,505	16,700	10,020	10,020
28 St Jos So Bd & So R R Co com...	2,540	2,800	3,080	2,800
100 St Jos So Bd & So R R Co com...	10,000	10,000	4,000	4,000
100 Southn Ry Co pfd	10,000	10,000	7,400	7,500
540 Penn R R Co (par $50)	31,866	27,000	36,720	36,990
43 Ætna National Bk Hartford	4,614	4,300	10,750	9,675
100 Amer Nat Bk (par $50)	6,419	5,000	7,000	7,000
40 City Bk of H'tford	4,251	4,000	4,000	3,800
85 Farmers & Mech's Nat Bk Hartford	9,013	8,500	9,350	9,605
100 Hartford Nat Bk..	15,578	10,000	17,000	14,300
15 Nat Bk of Com in New York	2,505	1,500	3,000	3,075
100 Security Co Hartford	11,990	10,000	15,000	15,000
1,001 The Boiler & Ins Co of Can (pd in $75 per sh).	95,563	100,100	75,075	75,075
300 The Mackay Cos pfd	21,300	30,000	22,800	23,400
55 N Y Dock Co pfd.	4,463	5,500	4,510	4,510
200 Northwest Tel Co (par $50)	10,150	10,000	11,000	11,300
400 Pac & At Tel Co (par $25)	7,550	10,000	7,000	6,800
105 West Un Tel Co..	8,745	10,500	8,085	8,190
Totals	$2,984,269	$2,914,975	$3,063,476	$3,068,671

ILLINOIS SURETY COMPANY

CHICAGO, ILL.

[Incorporated and commenced business April 13, 1905]

F. M. BLOUNT, President H. W. WATKINS, Secretary

CAPITAL

Capital paid up in cash, $250,000

INCOME

Net premiums:		
Fidelity	$107,360 12	
Surety	210,146 05	
Total		$317,506 17
Interest:		
Bonds	$16,925 56	
On deposits	279 67	
Other sources	60 27	
Total		17,265 50
Brokerage on business placed with other companies		6,016 70
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		91 00
Total Income		**$340,879 37**
Ledger Assets December 31, 1908		**463,775 60**
Total		**$804,654 97**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Fidelity	$17,652 11	
Surety	43,383 99	
Total		$61,036 10
Investigating and adjusting claims:		
Fidelity	$2,725 87	
Surety	3,645 39	
Total		6,371 26
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Fidelity	$18,710 48	
Surety	43,671 00	
Total		62,381 48

Salaries and all other compensation of officers, directors, trustees and home office employees	$38,440 59
Rents	5,250 00
Taxes on real estate	100 24
State taxes on premiums	2,703 77
Insurance department licenses and fees	2,309 18
Legal expenses	8,187 50
Advertising	1,859 27
Printing and stationery	5,411 55
Postage, telegraph, telephone and express	4,722 40
Furniture and fixtures	2,151 94
Dividends to stockholders (declared during year $15,000)	15,000 00
Other disbursements	137 67
Traveling	1,280 60
Development expense	1,145 55
Agency expense	1,302 62
General expense	3,334 16
Excise commissions and expense	11,545 51
Bad debts charged off	652 32
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds	413 60
Total Disbursements	**$235,737 31**
Balance	**$568,917 66**

LEDGER ASSETS

Book value of bonds			$436,542 73
Cash in company's office			139 14
Deposits in trust companies and banks *on interest*			53,715 79
Premiums in course of collection:			
	Written on or after Oct. 1	Written before Oct. 1	
Fidelity	$14,032 11	$5,874 50	
Surety	22,667 61	8,485 87	
Totals	$36,699 72	$14,360 37	51,060 09
Bills receivable			1,312 50
Advances on contracts			26,147 41
Total			**$568,917 66**

NON-LEDGER ASSETS

Interest due and accrued on bonds	1,224 49
Gross Assets	**$570,142 15**

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$1,312 50	
Premiums in course of collection written before October 1, 1909	14,360 37	
Book value of bonds over market value	6,932 73	
Advances on contracts	26,147 41	
Total		48,753 01
Total admitted Assets		**$521,389 14**

LIABILITIES

Losses and claims:	Adjusted and reported	Resisted	Total	
Fidelity	$500 00	$3,150 00	$3,650 00	
Surety	12,225 62	14,903 00	27,128 62	
	$12,725 62	$18,053 00	$30,778 62	
Total unpaid claims				$30,778 62
Unearned premiums:				
Fidelity			$47,712 46	
Surety			70,041 08	
Excise risks written in New York			26,988 46	
Total				144,742 00
Commissions due or to become due on business written on or after October 1, 1909:				
Fidelity			$3,250 91	
Surety			4,585 13	
Total				7,836 04
Taxes due or accrued				2,400 00
Reinsurance				2,912 23
Total liabilities except capital				**$188,668 89**
Capital			$250,000 00	
Surplus over all liabilities			82,720 25	
Surplus to policyholders				332,720 25
Total Liabilities				**$521,389 14**

EXHIBIT OF PREMIUMS

	Fidelity	Surety
In force December 31, 1908	$75,046 15	$158,595 76
Written or renewed	111,350 19	222,266 99
Totals	$186,396 34	$380,862 75
Expired and cancelled	91,362 03	211,973 41
In force December 31, 1909	$95,034 31	$168,889 34
Amount at risk December 31, 1909	25,496,420 22	19,398,073 71

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)		$830,315 26
Losses paid since organization (less reinsurance)		136,460 96
Cash dividends declared since organization		40,000 00
Company's stock owned by directors at par value		112,000 00
Loss and claims incurred during the year (less reinsurance):		
Fidelity	$14,430 82	
Surety	51,051 61	
Total		65,482 43

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Fidelity	$23,599 03	$1,363 46
Surety	115,698 60	23,254 23
Totals	$139,298 62	$24,617 69

SCHEDULE OF BONDS OWNED

	Book value	Par value	Co. & dep't market value
Sanitary district of Chicago 1915 4s..	$2,012	$2,000	$2,000
Sanitary district of Chicago 1917 4s..	78,201	77,000	77,000
Sanitary district of Chicago 1918 4s..	37,595	37,000	37,000
Sanitary district of Chicago 1919 4s..	5,071	5,000	5,000
Sanitary district of Chicago 1920 4s..	14,191	14,000	14,000
Sanitary district of Chicago 1921 4s..	11,163	11,000	11,000
Sanitary district of Chicago 1922 4s..	54,064	53,000	53,000
Sanitary district of Chicago 1923 4s..	52,041	51,000	51,000
N Y C & H R R R M C 1998 3½s....	15,230	17,000	13,600
N Y C & H R R R reg 1998 3½s.....	7,238	8,000	6,480
C B & Q R R Ill div 1949 3½s.....	24,319	25,000	22,500
C B & Q R R gen mtg 1958 4s.....	19,486	20,000	20,000
Atchison T & S Fe adj stpd 1995 4s..	13,703	15,000	14,100
New York city water supply 1956 4s..	14,631	15,000	15,000
Baltimore & Ohio R R 1048 4s.....	9,940	10,000	9,900
City of Chicago per imp 1912 4s.....	10,000	10,000	10,000
City of Chicago corp fund 1915 4s....	9,979	10,000	10,100
City of Chicago per imp 1917 4s.....	4,989	5,000	5,050
City of Chicago judg fndg 1915 4s....	1,979	2,000	2,020
City of Chicago corp fund 1915 4s....	2,987	3,000	3,030
City of Chicago corp purp 1919 4s....	3,000	3,000	3,030
City of Chicago judg fndg 1921 4s....	3,000	3,000	3,030
City of Chicago World's Col Ex 1921 4s	1,000	1,000	1,010
City of Chicago So Pk comrs 1916 4s..	7,000	7,000	7,070
City of Chicago So Pk comrs 1917 4s..	6,000	6,000	6,060
City of Chicago So Pk comrs 1918 4s..	5,000	5,000	5,050
City of Chicago So Pk comrs 1913 4s..	5,000	5,000	5,050
Town of No Chicago Lincoln Pk imp 1913 4s	5,000	5,000	5,050
City of Norfolk Va imp 1932 4s.....	12,724	13,000	12,480
Totals	$436,543	$438,000	$429,610

INTERNATIONAL FIDELITY INSURANCE COMPANY

JERSEY CITY, N. J.

[Incorporated December 27, 1904; commenced business January 1, 1905]

DE WITT VAN BUSKIRK, President GEORGE A. SHIFFERT, Secretary

CAPITAL

Capital paid up in cash, $300,000

INCOME

Net premiums:		
Fidelity	$93,361 74	
Surety	8,088 81	
Total		$101,450 55
Interest:		
Bonds	$11,627 50	
On deposits	553 78	
Total		12,181 28
Paid in to surplus		25,000 00
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		5,985 00
Total Income		**$144,616 83**
Ledger Assets December 31, 1908		**503,064 05**
Total		**$647,680 88**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Fidelity		$39,062 63
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Fidelity	$497 20	
Surety	1,361 16	
Total		1,858 36
Salaries and all other compensation of officers, directors, trustees and home office employees		12,855 00
Salaries, traveling and all other expenses of agents not paid by commissions		1,269 18
Rents		1,016 00
Insurance department licenses and fees		492 81
Legal expenses		1,188 56
Advertising		396 34
Printing and stationery		1,930 91
Postage, telegraph, telephone and express		2,526 80
Furniture and fixtures		257 47
Dividends to stockholders (declared during year, cash, $22,500, stock, $100,000)		122,500 00

Prosecution expenses	$1,898 34
Interest	690 61
Other disbursements	84 62
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds	4,950 00
Total Disbursements	**$192,977 63**
Balance	**$454,703 25**

LEDGER ASSETS

Book value of bonds			$425,575 00
Cash in company's office			4,589 81
Deposits in trust companies and banks *on interest*			19,405 79
Premiums in course of collection:			
	Written on or after Oct. 1	Written before Oct. 1	
Fidelity	$2,670 88	$25 00	
Surety	1,984 27	452 50	
Totals	$4,655 15	$477 50	5,132 65
Total			**$454,703 25**

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written before October 1, 1909.	477 50
Total admitted Assets	**$454,225 75**

LIABILITIES

Losses and claims unadjusted and reported:		
Fidelity		$12,841 21
Unearned premiums:		
Fidelity	$43,283 10	
Surety	3,579 81	
Total		46,862 91
Commissions due or to become due on business written on or after October 1, 1909:		
Fidelity	$148 96	
Surety	592 10	
Total		741 06
Return premiums		814 00
Advance premiums at 100 per cent		386 88
Total liabilities except capital		**$61,646 06**
Capital	$300,000 00	
Surplus over all liabilities	92,579 69	
Surplus to policyholders		392,579 69
Total Liabilities		**$454,225 75**

EXHIBIT OF PREMIUMS

	Fidelity	Surety
In force December 31, 1908	$81,880 00	.....
Written or renewed	97,359 44	$10,391 66
Totals	$179,239 44	$10,391 66
Expired and cancelled	92,665 55	2,969 83
Balance	$86,573 89	$7,421 83
Reinsurance	12 50	358 20
Net in force December 31, 1909	$86,561 39	$7,063 63
Amount at risk December 31, 1909	7,314,382 10	1,251,705 71

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)	$436,203 89
Losses paid since organization (less reinsurance)	159,021 92
Cash dividends declared since organization	22,500 00
Stock dividends declared since organization	100,000 00
Company's stock owned by directors at par value	100,000 00
Losses and claims incurred during the year (less reinsurance), Fidelity	51,903 84

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance
Fidelity	$65 00
Surety	1,403 07
Total	$1,468 07

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
United States cons 1930 2s	$122,400	$120,000	$122,400	$122,400
Cent R R of N J gen mtg 1987 5s	137,500	110,000	137,500	137,500
New York city docks and ferries 1949 3½s	36,000	40,000	36,000	36,000
Philadelphia city loan 1919–20 3½s	129,675	133,000	129,675	129,610
Totals	$425,575	$403,000	$425,575	$425,510

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED

LONDON, ENGLAND

[UNITED STATES BRANCH]

FREDERICK W. LAWSON, Manager, 206 La Salle Street, Chicago, Ill.

INCOME

Net premiums:		
Accident	$74,436 34	
Health	5,949 80	
Liability	2,068,399 81	
Antomobile property damage	13,534 30	
Workmen's collective	115,589 90	
Steam boiler	22,130 10	
Burglary and theft	60,663 63	
Credit	176,715 43	
Total		$2,537,419 31
Interest:		
Bonds	$78,748 59	
On deposits	1,879 50	
Total		80,628 09
Agents' balances previously charged off		4,021 43
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		1,881 34
Total Income		**$2,623,950 17**
Ledger Assets December 31, 1908		**2,228,514 53**
Total		**$4,852,464 70**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident	$16,988 70	
Health	1,194 20	
Liability	683,942 63	
Automobile property damage	2,258 86	
Workmen's collective	48,113 02	
Steam boiler	22,360 00	
Burglary and theft	11,707 57	
Credit	78,737 77	
Total		$865,302 75

Investigating and adjusting claims:		
Accident	$214 86	
Health	20 00	
Liability	239,028 87	
Automobile property damage	353 83	
Burglary and theft	455 97	
Credit	1,287 41	
Total		$240,931 22
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident	$22,356 06	
Health	1,612 36	
Liability	452,560 36	
Automobile property damage	3,045 24	
Workmen's collective	25,252 10	
Steam boiler	3,848 41	
Burglary and theft	15,255 18	
Credit	58,709 53	
Total		582,639 24
Salaries and all other compensation of officers, directors, trustees and home office employees		106,387 33
Salaries, traveling and all other expenses of agents not paid by commissions		47,753 98
Inspections		24,657 15
Rents		11,518 58
State taxes on premiums		25,757 56
Insurance department licenses and fees		4,067 14
All other licenses, fees and taxes		1,843 40
Legal expenses		3,392 86
Advertising		4,371 82
Printing and stationery		18,467 89
Postage, telegraph, telephone and express		6,625 23
Furniture and fixtures		3,127 10
Exchange		648 30
Office and general expenses		8,773 85
Statistics		1,622 41
Traveling		2,702 41
Law library		422 40
Other disbursements		549 95
Remitted to home office		105,603 26
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds		12,285 98
Total Disbursements		**$2,079,451 81**
Balance		**$2,773,012 89**

LEDGER ASSETS

Book value of bonds	$2,097,557 74
Cash in company's office	1,283 69
Deposits in trust companies and banks *not on interest*	214,500 00

Premiums in course of collection:

	Written on or after Oct. 1	Written before Oct. 1
Accident	$10,448 80	$667 21
Health	1,494 13	66 45
Liability	362,799 34	27,214 83

	Written on or after Oct. 1	Written before Oct. 1	
Workmen's collective	$11,506 74	$538 80	
Steam boiler	4,616 80	1,393 33	
Burglary and theft	13,232 88	48 00	
Automobile property damage	2,371 26	70 75	
Totals	$406,469 95	$29,999 37	
			$436,469 32
Cash in hands of agents			13,600 00
Agents' balances			9,602 14
Total			**$2,773,012 89**

NON-LEDGER ASSETS

Interest accrued on bonds		26,672 06
Gross Assets		**$2,799,684 95**

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written before October 1, 1909	$29,999 37	
Book value of bonds over market value	108,138 44	
Agents' balances	9,602 14	
Cash in hands of agents	13,600 00	
Total		161,339 95
Total admitted Assets		**$2,638,345 00**

LIABILITIES

Losses and claims:	Reported	Resisted	Total	
Accident	$10,285 00	$26,100 00	$36,385 00	
Health	40 00	.....	40 00	
Burglary and theft	990 00	.....	990 00	
Credit	2,000 00	25,000 00	27,000 00	
Workmen's collective	14,613 00	.....	14,613 00	
	$27,928 00	$51,100 00	$79,028 00	
Special reserve for unpaid liability losses			772,903 30	
Special reserve for credit losses on policies expiring in October, November and December, 1909			16,504 48	
Special reserve for accrued losses on credit policies in force			33,258 22	
Additional reserve for credit losses on policies expiring December 31, 1909			23,995 52	
Total unpaid claims and loss reserves				$925,689 52
Unearned premiums:				
Accident			$34,413 03	
Health			2,745 53	
Liability			642,609 10	
Steam boiler			21,279 77	
Burglary and theft			31,378 34	
Credit			88,986 48	
Automobile property damage			6,099 46	
Workmen's collective			19,219 13	
Total				846,730 84

Commissions due or to become due on business written on or after October 1, 1909:		
Accident	$3,657 08	
Health	522 94	
Liability	99,769 81	
Steam boiler	1,385 04	
Burglary and theft	4,631 50	
Automobile property damage	652 10	
Workmen's collective	2,876 69	
Total		$113,495 16
Salaries, rents and miscellaneous accounts due or accrued		7,617 23
Taxes due or accrued		30,000 00
Reinsurance		103 98
Contingent reserve		100,000 00
Total liabilities except capital		**$2,023,636 73**
Capital (statutory deposit)	$300,000 00	
Surplus over all liabilities	314,708 27	
Surplus to policyholders		614,708 27
Total Liabilities		**$2,638,345 00**

EXHIBIT OF PREMIUMS

	Accident	Health	Liability
In force December 31, 1908	$59,175 86	$2,339 38	$1,137,121 93
Written or renewed	85,523 09	7,475 63	1,986,976 33
Totals	$144,698 95	$9,815 01	$3,124,098 26
Expired and cancelled	74,744 45	4,136 46	1,833,887 43
Balance	$69,954 50	$5,678 55	$1,290,210 83
Reinsurance	1,128 43	187 50	5,447 80
Net in force December 31, 1909	$68,826 07	$5,491 05	$1,284,763 03

	Automobile property damage	Workmen's collective	Steam boiler
In force December 31, 1908	$5,234 73	$40,293 87	$7,139 50
Written or renewed	15,640 79	118,419 70	32,047 18
Totals	$20,875 52	$158,713 57	$39,186 68
Expired and cancelled	8,711 09	120,351 98	10,110 36
In force December 31, 1909	$12,164 43	$38,361 59	$29,076 32

	Burglary and theft	Credit
In force December 31, 1908	$26,744 08	$83,384 42
Written or renewed	70,245 03	183,815 43
Totals	$96,989 11	$267,199 85
Expired and cancelled	34,538 56	111,696 92
Balance	$62,450 55	$155,502 93
Reinsurance	6,738 43	.....
Net in force December 31, 1909	$55,712 12	$155,502 93

GENERAL INTERROGATORIES

Gross premiums received in United States since organization (less reinsurance and return premiums)		$17,905,290 78
Losses paid in United States since organization (less reinsurance)		8,182,858 80
Losses and claims incurred during the year (less reinsurance):		
Accident	$32,203 93	
Health	1,089 20	
Liability	833,207 60	
Steam boiler	22,360 00	
Burglary and theft	12,720 54	
Credit	142,001 23	
Automobile property damage	2,612 69	
Workmen's collective	51,177 68	
Total		1,098,071 87

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident	$4,504 32	$825 28
Health	270 25	
Liability	184,742 77	81,931 19
Steam boiler	3,532 18	
Burglary and theft	17,806 85	2,532 36
Credit	89,322 30	51,256 64
Automobile property damage	171 81	62 00
Totals	$300,350 48	$136,607 47

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Boston Mass city of 1926 3½s	$51,437	$50,000	$48,000	$48,000
Chicago Ill city of 1914 4s	39,904	38,000	38,380	38,380
Chicago Ill city of 1916 4s	12,600	12,000	12,120	12,120
Cincinnati O city of 1937 3.65s	50,500	50,000	48,500	48,500
Cleveland O city of 1933 4s	6,976	7,000	7,140	7,140
Columbus O city of 1947 4s	25,938	25,000	25,250	26,000
Cuyahoga O co of 1927 4s	25,453	25,000	25,250	25,500
Dayton O city of 1923 4s	4,070	4,000	4,040	4,040
Dayton O city of 1924 4s	8,140	8,000	8,080	8,080
Dayton O city of 1926 4s	6,105	6,000	6,060	6,120
Duluth Minn city of 1930 4s	23,154	24,000	23,280	23,280
Duluth Minn city of 1935 4s	10,739	11,000	10,560	10,560
Essex N J co of 1914 4s	54,437	50,000	51,000	51,000
Hamilton Ont city of 1934 4s	25,113	24,332	24,089	24,089
Hartford Conn city of 1926 3½s	26,280	25,000	24,250	24,250
Hartford Conn city of 1938 3½s	27,313	25,000	24,000	24,000
Hudson N J co of 1954 4s	53,405	50,000	50,000	50,000
Jersey City N J city of 1923 5s	15,281	14,000	15,680	15,680
Jersey City N J city of 1924 5s	12,007	11,000	12,320	12,320
Jersey City N J city of 1927 4s	26,375	25,000	25,500	25,500
Louisville Ky city of 1943 3½s	51,294	50,000	47,500	47,500
Mass state of 1925 3½s	55,161	50,000	48,500	48,500
Montreal Que city of 1929 3½s	50,156	50,000	45,500	45,500
New Bedford Mass city of 1920 3½s	53,312	50,000	48,500	48,500

	Book value	Par value	Company market value	Department market value
New York N Y city of 1914 3½s	$20,000	$20,000	$19,600	$19,600
New York N Y city of 1926 3½s	5,000	5,000	4,700	4,700
New York N Y city of 1937 3½s	26,136	25,000	23,000	23,000
New York N Y city of 1922 3½s	26,781	25,000	23,750	23,750
New York N Y city of 1927 3½s	4,900	5,000	4,700	4,700
New York N Y city of 1929 3½s	46,350	45,000	41,850	41,850
New York N Y city of 1941 3½s	200,000	200,000	182,000	182,000
Onondaga co of 1934 4s	25,500	25,000	25,500	25,500
Philadelphia Pa city of 1912 3½s	15,808	15,000	14,700	14,700
Philadelphia Pa city of 1913 3½s	10,567	10,000	9,900	9,900
Philadelphia Pa city of 1913 3s	25,437	25,000	24,250	24,250
Providence R I city of 1929 3s	25,250	25,000	22,000	22,000
Providence R I city of 1930 3s	25,250	25,000	22,000	22,000
St Louis Mo city of 1918 4s	56,375	50,000	50,000	50,000
Toledo O city of 1921 4s	25,375	25,000	25,250	25,500
Toronto Ont city of 1929 3½s	23,347	24,333	22,629	22,629
United States Government 1930 2s	13,244	12,500	12,625	12,750
Albany & Susquch R R 1946 3½s	23,009	25,000	25,250	25,250
Atch To & Santa Fe R R 1995 4s	50,682	50,000	50,000	50,000
Balti & O R R 1st mtg 1948 4s	13,541	13,000	12,870	12,870
Chicago Milw & St P R R 1989 3½s	48,438	50,000	45,000	45,000
Chicago & Northw R R (P N Div) 1926 3½s	47,969	50,000	47,000	47,000
Chicago R I & Pac R R 1988 4s	25,000	25,000	24,750	24,750
Cleveland & Pitts R R ser C 1948 3½s	9,925	10,000	9,600	9,600
Cleveland & Pitts R R ser D 1950 3½s	14,891	15,000	14,400	14,400
Erie & P R R 1940 3½s	49,125	50,000	47,000	47,000
Ill C R R Stg 1950 3½s	23,486	24,333	22,386	22,386
Ill Cent R R 1st mtg 1951 3½s	25,288	25,000	23,000	23,000
Lake Sh & Mich So deb ctf 1928 4s	50,000	50,000	48,000	48,000
Long Island R R 1931 5s	9,840	8,000	8,960	8,960
Manhatton El R R cons mtg 1990 4s	25,147	25,000	24,500	24,500
Montana C R R 1937 6s	65,312	50,000	65,000	65,000
N Y C & H R R R 1997 3½s	46,990	50,000	45,500	45,500
Northn Maine Seaport R R 1935 5s	52,000	50,000	53,500	53,500
Richmond-Wash R R 1943 4s	25,813	25,000	25,000	25,000
St Louis So R R 1931 4s	24,611	25,000	24,500	24,500
St Paul Minn & Mani R R 1933 4½s	25,217	25,000	26,750	26,750
Toledo St L & Western R R 1925 3½s	22,594	25,000	22,250	22,250
Washington Term R R 1945 3½s	48,687	50,000	46,000	46,000
West Jersey Seashore R R 1936 4s	25,125	25,000	25,250	25,250
West Shore R R 2361 4s	54,097	50,000	51,000	51,000
Totals	$2,097,558	$2,041,498	$1,989,419	$1,990,854

LOYAL PROTECTIVE INSURANCE COMPANY

BOSTON, MASS.

[Incorporated July 23, 1909; commenced business August 20, 1909]

S. AUGUSTUS ALLEN, President FRANCIS R. PARKS, Secretary

CAPITAL

Capital paid up in cash, $100,000

INCOME

Net premiums:		
Accident and health		$114,500 36
Policy fees required or represented by applications		5,915 00
Interest:		
Bonds	$872 77	
On deposits	715 81	
Other sources	8 94	
Total		1,597 52
Rents		120 00
Premium on sale of capital stock		2,000 00
Loyal Protective Association under reinsurancee contract		132,653 13
Total Income		**$256,786 01**
Ledger Assets July 23, 1909		**100,000 00**
Total		**$356,786 01**

DISBURSEMENTS

Net amount paid policyholders for losses:	
Accident and health	$41,383 15
Investigating and adjusting claims	1,369 29
Policy fees retained by agents	5,687 75
Commissions or brokerage, less amount received on return premiums and reinsurance	7,997 04
Salaries and all other compensation of officers, directors, trustees and home office employees	15,756 41
Salaries, traveling and all other expenses of agents not paid by commissions	559 14
Medical examiners' fees and salaries	42 00
Rents	695 84
Insurance department licenses and fees	1,490 62
All other licenses, fees and taxes	40 75
Legal expenses	477 40
Advertising	89 80
Printing and stationery	3,664 77
Postage, telegraph, telephone and express	624 14
Furniture and fixtures	122 95
Other disbursements	528 10
Interest on bonds purchased	1,254 32

Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds	$2,286 00
Total Disbursements	**$84,069 47**
Balance	**$272,716 54**

LEDGER ASSETS

Book value of bonds	$182,715 39
Cash in company's office	500 00
Deposits in trust companies and banks *on interest*	89,121 90
Advanced to agents	379 25
Total	**$272,716 54**

NON-LEDGER ASSETS

Interest due and accrued on bonds	2,354 96
Market value of bonds over book value	14 61
Gross Assets	**$275,086 11**

DEDUCT ASSETS NOT ADMITTED

Advanced to agents	379 25
Total admitted Assets	**$274,706 86**

LIABILITIES

	Reported	Resisted	
Accident and health	$35,370 04	$215 00	
Total unpaid claims			$35,585 04
Unearned premiums			76,287 00
Commissions due or to become due on business written on or after October 1, 1909			2,660 05
Salaries, rents and miscellaneous accounts due or accrued			2,207 01
Taxes due or accrued			2,118 20
Advance premiums at 100 per cent			2,234 00
Total liabilities except capital			**$121,091 30**
Capital		$100,000 00	
Surplus over all liabilities		53,615 56	
Surplus to policyholders			153,615 56
Total Liabilities			**$274,706 86**

EXHIBIT OF PREMIUMS

	Accident and health
In force October 31, 1909	$123,393 50
Written or renewed	114,727 00
Totals	$238,120 50
Expired and cancelled	123,689 50
In force December 31, 1909	$114,431 00

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)	$114,727 00
Losses paid since organization (less reinsurance)	41,383 15
Company's stock owned by directors at par value	99,000 00
Losses and claims incurred during the year (less reinsurance):	
Accident and health	34,162 22

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident and health	$8,280 00	$1,043 28

SCHEDULE OF BONDS OWNED

	Book value	Par value	Co. & dep't market value
Adams Mass 1918 3½s	$10,000	$10,000	$10,000
Chelsea Mass 1959 3½s	12,000	12,000	12,360
Chicago Ill (Sanitary Dist) 1914 4s	1,000	1,000	1,000
Everett Mass 1918 4s	5,000	5,000	5,050
Everett Mass 1919 4s	5,000	5,000	5,050
Fall River 1939 3½s	10,000	10,000	10,000
Lowell Mass 1914 4s	5,000	5,000	5,100
Lowell Mass 1915 4s	5,000	5,000	5,100
Lynn Mass 1912 3½s	1,000	1,000	990
Lynn Mass 1913 3½s	3,000	3,000	2,970
Lynn Mass 1914 3½s	3,000	3,000	2,940
Lynn Mass 1915 3½s	3,000	3,000	2,940
Massachusetts 1923 3½s	1,000	1,000	980
Massachusetts 1924 3½s	5,000	5,000	5,200
Massachusetts 1929 3½s	3,000	3,000	3,150
Massachusetts 1941 3s	4,850	5,000	4,350
Somerville Mass 1930 3½s	2,000	2,000	2,000
Somerville Mass 1931 3½s	2,000	2,000	2,000
Somerville Mass 1932 3½s	2,000	2,000	2,000
Somerville Mass 1933 3½s	2,000	2,000	2,000
Somerville Mass 1934 3½s	2,000	2,000	2,000
Springfield Mass 1929 3½s	15,000	15,000	15,000
Westfield Mass 1910-22 4s	13,000	13,000	13,130
Worcester Mass 1919 3½s	15,000	15,000	14,700
C B & Q R R Co gen mtg 1958 4s	9,950	10,000	10,000
C B & Q 1949 4s	1,000	1,000	1,010
C B & Q R R Co 1949 3½s	1,882	2,000	1,800
L & N R R Co (unified) 1940 4s	9,950	10,000	10,000
N Y C & H R R Co 1997 3½s	883	1,000	910
N Y N H & H R R 1955 4s	9,775	10,000	9,700
Old Colony R R 1932 3½s	9,425	10,000	9,300
West End St R R 1932 4s	10,000	10,000	10,000
Totals	$182,715	$184,000	$182,730

MARYLAND CASUALTY COMPANY

BALTIMORE, MD.

[Organized February 4, 1898; commenced business March 1, 1898]

JOHN T. STONE, President JAMES F. MITCHELL, Secretary

CAPITAL

Capital paid up in cash, $750,000

INCOME

Net premiums:		
Accident	$859,417 31	
Health	278,321 78	
Liability	2,199,208 78	
Automobile property damage	30,141 52	
Workmen's collective	22,410 63	
Plate glass	311,186 51	
Steam boiler	243,776 29	
Burglary and theft	333,113 76	
Sprinkler	190,693 56	
Fly wheel	24,689 79	
Total income		$4,492,959 93
Interest:		
Bonds and stocks	$145,427 08	
On deposits	426 04	
Other sources	5,802 86	
Total		151,655 98
Rents		44,675 98
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds	$2,058 75	
Stocks	337 50	
		2,396 25
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds	$51,221 49	
Stocks	9,425 00	
		60,646 49
Total Income		**$4,752,334 63**
Ledger Assets December 31, 1908		**3,959,609 84**
Total		**$8,711,944 47**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident	$295,191 91	
Health	109,018 85	
Liability	657,411 35	
Automobile property damage	5,359 07	

Workmen's collective	$9,205 40	
Plate glass	95,941 67	
Steam boiler	19,684 77	
Burglary and theft	70,660 83	
Sprinkler	32,492 90	
Fly wheel	3,257 58	
Total		$1,298,233 93
Investigating and adjusting claims:		
Accident	$6,806 77	
Health	1,394 14	
Liability	260,676 28	
Automobile property damage	515 67	
Workmen's collective	2,776 04	
Plate glass	560 29	
Steam boiler	2,513 76	
Burglary and theft	4,239 32	
Sprinkler	1,156 16	
Fly wheel	105 51	
Total		280,743 94
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident	$279,088 25	
Health	74,432 99	
Liability	432,223 84	
Automobile property damage	6,341 41	
Workmen's collective	5,007 73	
Plate glass	97,074 31	
Steam boiler	56,518 14	
Burglary and theft	86,951 78	
Sprinkler	39,510 96	
Fly wheel	6,366 49	
Total		1,083,515 90
Salaries and all other compensation of officers, directors, trustees, and home office employees		190,134 73
Salaries, traveling and all other expenses of agents not paid by commissions		112,962 67
Medical examiners' fees and salaries		3,200 00
Inspections		99,785 14
Rents		25,158 06
Repairs and expenses on real estate		13,408 39
Taxes on real estate		7,626 55
State taxes on premiums		59,444 02
Insurance department licenses and fees		17,790 59
All other licenses, fees and taxes		13,205 76
Legal expenses		1,250 00
Advertising		29,960 00
Printing and stationery		29,413 00
Postage, telegraph, telephone and express		5,874 27
Furniture and fixtures		9,117 29
Dividends to stockholders (declared during year, $120,000)		120,000 00
Advertising and newspaper subscriptions		366 78
Telegrams and telephone		902 82
Board of Underwriters and association dues		3,002 82
Office incidentals		1,301 71
Janitors supplies and incidentals		272 44
Freight		40 61
Extra pay for special work		608 48

Entertaining agents and attorneys		$322 05
Premiums on bonds		278 90
Traveling		4,169 23
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds	$4,781 25	
Stocks	69 50	
		4,850 75
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Bonds		52,896 00
Total Disbursements		**$3,469,836 83**
Balance		**$5,242,107 64**

LEDGER ASSETS

Book value of real estate			$530,098 30
Book value of bonds, $3,736,404.08, and stocks, $140,450			3,876,854 08
Cash in company's office			21,361 28
Deposits in trust companies and banks *not on interest*			91,441 01
Deposits in trust companies and banks *on interest*			55,695 55
Premiums in course of collection:			
	Written on or after Oct. 1	Written before Oct. 1	
Accident	$127,283 86	$1,445 03	
Health	34,747 67	1,430 20	
Liability	293,980 82	19,634 27	
Automobile property damage	4,476 87	298 99	
Workmen's collective	2,008 10	371 60	
Plate glass	42,388 09	832 40	
Steam boiler	34,219 67	549 67	
Burglary and theft	48,425 27	519 36	
Sprinkler	26,577 51	499 62	
Fly wheel	3,418 84	54 24	
Totals	$617,526 70	$25,635 38	
			643,162 08
Bills receivable			7,975 77
Agents balances			6,554 37
Due for reinsurance on losses paid			8,965 20
Total			**$5,242,107 64**

NON-LEDGER ASSETS

Interest due and accrued on bonds		25,397 50
Gross Assets		**$5,267,505 14**

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$7,975 77	
Premiums in course of collection written before October 1, 1909	25,635 38	
Agents balances	6,554 37	
Reinsurance due from unauthorized companies	6,161 63	
Total		46,327 15
Total admitted Assets		**$5,221,177 99**

LIABILITIES

Losses and claims:	Unadjusted	Resisted	Resisted for policyholders
Accident	$45,429 00	$34,475 00	.....
Health	15,573 00	.....	.....
Plate glass	14,873 83	1,981 00	.....
Steam boiler	2,400 00	515 00	$7,150 00
Burglary and theft	12,354 50	14,300 00	.....
Sprinkler	2,557 00	750 00	.....
Physicians' defense	.....	.....	10,575 00
Fly wheel	.....	750 00	.....
	$93,187 33	$52,771 00	$17,725 00

Net unpaid claims except liability claims	$163,683 33	
Special reserve for unpaid liability losses	869,114 87	
Total unpaid claims and loss reserves		$1,032,798 20
Unearned premiums:		
Accident	$333,380 52	
Health	120,688 02	
Liability	720,492 84	
Workmen's collective	8,687 20	
Plate glass	140,828 44	
Steam boiler	230,804 31	
Burglary and theft	201,678 21	
Sprinkler	97,551 05	
Fly wheel	20,181 62	
Automobile property damage	14,125 00	
Total		1,888,417 21
Commissions due or to become due on business written on or after October 1, 1909:		
Accident	$44,549 35	
Health	11,119 25	
Liability	71,770 00	
Workmen's collective	502 02	
Plate glass	14,415 35	
Steam boiler	8,212 60	
Burglary and theft	13,849 62	
Sprinkler	6,378 60	
Fly wheel	991 46	
Automobile property damage	1,119 22	
Total		172,907 47
Taxes due or accrued		66,486 89
Reinsurance		1,325 82
Total liabilities except capital		**$3,161,935 59**
Capital	$750,000 00	
Surplus over all liabilities	1,309,242 40	
Surplus to policyholders		2,059,242 40
Total Liabilities		**$5,221,177 99**

EXHIBIT OF PREMIUMS

	Accident	Health	Liability
In force December 31 1908	$823,639 71	$68,864 96	$1,208,095 63
Written or renewed	936,573 26	324,446 50	2,340,537 65
Totals	$1,760,212 97	$393,311 46	$3,548,633 28
Expired and cancelled	1,085,072 11	151,089 46	2,109,408 65

Balance	$675,140 86	$242,222 00	$1,439,224 63
Reinsurance	8,379 82	845 97	107 52
Net in force December 31, 1909	$666,761 04	$241,376 03	$1,439,117 11

	Fly wheel	Automobile property damage	Plate glass
In force December 31, 1908	$25,491 06	$12,070 39	$281,145 47
Written or renewed	28,671 10	35,107 14	331,710 65
Totals	$54,162 16	$47,177 43	$612,856 12
Expired and cancelled	19,408 58	18,927 42	332,835 55
Balance	$34,753 58	$28,250 01	$280,020 57
Reinsurance	372 07	.....	7 50
Net in force December 31, 1909	$34,381 51	$28,250 01	$280,013 07

	Sprinkler	Steam boiler	Burglary and theft	Workingmen's collective
In force December 31, 1908	$151,663 87	$405,665 99	$371,545 60	$16,694 12
Written or renewed	207,437 27	266,896 53	381,988 73	31,249 68
Totals	$359,101 14	$672,562 52	$753,534 33	$47,943 80
Expired and cancelled	175,543 07	235,330 39	343,747 70	30,569 40
Balance	$183,558 07	$437,232 13	$409,786 63	$17,374 40
Reinsurance	399 17	73 47	22,427 50	.....
Net in force December 31, 1909	$183,158 90	$437,158 66	$387,359 13	$17,374 40

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)		$25,836,893 19
Losses paid since organization (less reinsurance)		11,199,687 62
Cash dividends declared since organization		944,500 00
Company's stock owned by directors at par value		160,700 00
Losses and claims incurred during the year (less reinsurance):		
Accident	$277,994 10	
Health	111,681 75	
Liability	1,055,151 35	
Workmen's collective	8,327 23	
Plate glass	98,461 35	
Steam boiler	19,170 16	
Burglary and theft	63,084 78	
Sprinkler	32,586 44	
Fly wheel	3,363 09	
Automobile property damage	5,590 36	
Total		1,675,410 61

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident	$27,785 80	$8,068 35
Health	11,608 15	5,765 44
Liability	238,958 20	105,028 72
Workmen's collective	.....	26 00
Plate glass	49,819 38	18,203 38
Steam boiler	18,816 75	946 90
Burglary and theft	51,002 13	18,086 27
Sprinkler	31,354 90	9,668 44
Fly wheel	1,175 67	.....
Automobile property damage	4,196 06	1,225 93
Totals	$434,717 04	$167,919 43

SCHEDULE OF REAL ESTATE OWNED, CLASSIFIED BY STATES

State	Book and Market value
Maryland . .	$530,098 30

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Company market value	Department market value
Mexican government 5s..	$8,417	$9,050	$8,417	$8,778
Virginia Century 1991 3s.	2,313	2,500	2,313	2,325
Baltimore city 1920 4s...	2,070	2,000	2,070	2,080
Baltimore city 1925 4s...	2,080	2,000	2,080	2,100
Baltimore city 1928 3½s.	117,502	110,900	117,502	118,701
Baltimore city 1930 3½s.	84,966	86,700	84,966	85,833
Baltimore city 1936 3½s.	148,764	151,800	148,764	150,282
Baltimore city 1940 3½s.	276,458	282,100	276,458	279,279
Baltimore city 1945 3½s.	209,230	213,500	209,230	211,365
Baltimore city 1950 3½s.	4,900	5,000	4,900	4,950
City of Abbeyville S C El Lt 1948 5s	7,500	7,500	7,500	7,950
City of Brandon deben water wks 1934 4½s...	9,850	10,000	9,850	9,800
City of Calgary Alberta 1926 4½s	5,000	5,000	5,000	5,100
City of Charlotte N C fdg 1939 4½s	26,000	25,000	26,000	26,000
City of Charlottetown P E I 1927 4s	9,550	10,000	9,550	10,000
City of Cleveland O 1914 4s	29,000	29,000	29,000	29,290
City of Cleveland O 1917 4s	21,105	21,000	21,105	21,210
City of Dallas Tex water 1948 4s	11,700	12,000	11,700	11,160
City of Dallas Tex water 1949 4s	12,675	13,000	12,675	12,090
City of Duluth Minn water and light 1936 4s	24,000	25,000	24,000	24,000
City of Fort Worth Texas water wks 1920 5s.....	5,100	5,000	5,100	5,100
City of Galveston Tex gr raising ser C 1947 5s..	25,500	25,000	25,500	25,000
City of Greensboro N C st imp 1931 5s.....	3,240	3,000	3,240	3,240
City of Greensboro N C sewerage 1931 5s	5,400	5,000	5,400	5,400
City of Joplin Mo West Joplin pub swr 1929 5s.	15,600	15,000	15,600	15,450
City of Lynchburg Va pub imp 1939 4½s.....	26,000	25,000	26,000	26,000
City of Manchester Va 1928 5s	3,150	3,000	3,150	3,300
City of Manchester Va 1931 5s	30,450	29,000	30,450	32,190
City of Manchester Va 1935 4s	2,940	3,000	2,940	2,880
City of N Y 1919 3½s..	94,500	100,000	94,500	96,000
City of N Y 1920 3½s..	155,100	165,000	155,100	158,400
City of Petersborough deb 1937 4¾s	18,020	17,000	18,020	18,360
City of Portland Ore gold park 1933 4s	25,250	25,000	25,250	25,000
City of Salt Lake U schl dist 1928 4s	9,800	10,000	9,800	9,800
City of Seattle Wash Cedar river wr sup 1916 5s...	10,200	10,000	10,200	10,600
City of Seattle Wash Cedar river wr sup 1919 5s...	4,120	4,000	4,120	4,320
City of Seattle Wash Cedar river wr sup 1920 5s...	5,150	5,000	5,150	5,450
City of Seattle Wash Cedar river wr sup 1921 5s...	6,240	6,000	6,240	6,540
City of St Boniface deb 1928 5s	10,300	10,000	10,300	10,500
City of St Catherines deb local imp 1922 4½s....	5,000	5,000	5,000	5,100

Bonds:	Book value	Par value	Company market value	Department market value
City of Tacoma Wash 1920 5s	$15,900	$15,000	$15,900	$16,050
City of Toronto Canada 1929 3½s	36,013	38,033	36,013	36,208
City of Vancouver B C 1946 4s	9,500	10,000	9,500	10,000
City of Wheeling, W Va imp 1932 4s	9,950	10,000	9,950	10,200
City of Wheeling W Va imp 1933 4s	9,950	10,000	9,950	10,200
City of Wheeling W Va imp 1938 4s	4,975	5,000	4,975	5,100
Town of Amherst N S deb 9138 4½s	15,225	15,000	15,225	15,000
Town of Clinton S C wtr wks & El Lt 1946 5s	2,500	2,500	2,500	2,600
Prince Georges Co Maryland 1913 5s	1,632	1,600	1,632	1,632
Alabama Gt So R R equip 1915 4½s	40,000	40,000	40,000	39,600
Anacistia & Potomac River R R Co 1949 5s	15,300	15,000	15,300	15,450
Atch T & S Fe Ry Co transcons 1958 4s	23,500	25,000	23,500	23,500
Atlantic Coast Line 1st cons 1952 4s	47,500	50,000	47,500	48,000
Atlantic Coast Line R R cert indebt Irred 4s	26,000	25,000	26,000	26,000
Atlantic Coast Line R R equip 1915 4s	14,700	15,000	14,700	14,700
Atlantic Coast Line R R equip 1917 4s	48,750	50,000	48,750	48,500
Atlantic Coast Line R R Co L & N coll 1952 4s	47,500	50,000	47,500	57,500
Baltimore & Ann Sht Line R R Co 1st mtg 1946 5s	31,500	35,000	31,500	31,500
B & O R R Co Southw div 1st mtg 1925 3½s	46,800	52,000	46,800	46,800
Balti Sparrows Pt & Chesa Ry Co 1st mtg 1953 4½s	38,000	40,000	38,000	37,600
Bangor & Aroostock R R Co cons ref mtg 1951 4s	8,300	10,000	8,300	8,400
Boston & Maine R R Co (cur) 1026 4s	24,750	25,000	24,750	24,750
Buffalo & Susque R R Co 1st mtg ref 1951 4s	17,400	20,000	17,400	16,400
Buffalo & Susque R R Co equip 1911 5s	5,000	5,000	5,000	4,950
Buffalo & Susque R R Co equip 1916 5s	9,750	10,000	9,750	9,700
Canadian Northern Ry Co equip 1913 5s	10,000	10,000	10,000	10,000
Canadian Northern Ry Co 1st mtg 1930 4s	45,669	44,773	45,669	45,669
Canadian Northern Ry Co equip 1912 4½s	24,500	25,000	24,500	24,750
Canadian Northern Ry Co Winnipeg tm 1939 4s	9,925	10,000	9,925	9,900
Carolina Cent R R Co 1st cons mtg 1949 4s	34,040	37,000	34,040	33,670
Cent of Geor pur money 1st mtg G & N M L 1920 4s	9,400	10,000	9,400	9,500
Cent of Geor pur money 1st mtg G & N M L 1923 4s	13,875	15,000	13,875	14,100
Cent of Geor pur money 1st mtg G & N M L 1924 4s	18,500	20,000	18,500	18,600
Cent of Georgia R R Co equip 1914 3½s	14,700	15,000	14,700	14,850
Central Pac R R Co 1st mtg ref 1949 4s	24,125	25,000	24,125	24,250
Charleston & W C Ry Co 1st mtg 1946 5s	10,700	10,000	10,700	10,600
Chesa & O Ry Co equip trust cert 1915 4s	33,775	35,000	33,775	34,300

Bonds:	Book value	Par value	Company market value	Department market value
Chesa & O Ry Co Big Sandy 1st mtg 1944 4s.	$13,350	$15,000	$13,350	$13,200
Chicago & Alton R R ref mtg 1949 3s	37,500	50,000	37,500	37,500
Chicago Milw & St P Ry Co deb 1934 4s	14,100	15,000	14,100	14,100
Chicago R I & Pac Ry Co 1st mtg 1934 4s.....	36,200	40,000	36,200	36,400
Chicago & R I Elev Co 1st mtg 1924 5s.....	25,000	25,000	25,000	25,000
Cincinnati Ham & Dayton Ry Co 1914 4½s.....	24,500	25,000	24,500	24,000
Cin New Or & Texas Pac equip 1915 4½s	24,000	25,000	24,000	24,500
Coal & Coke Ry Co of W Va equip 1912 5s	17,000	17,000	17,000	16,830
Coal & Coke Ry Co of W Va equip 1913 5s.....	13,000	13,000	13,000	12,740
Colo & So Ry Co equip 1914 5s	10,100	10,000	10,100	10,000
Colo Sp & Cripple Cr Dist Ry Co G B 1930 5s....	12,600	12,000	12,600	12,600
Con Coal Co Ky 1st mtg skg fd 1958 5s.....	29,100	30,000	29,100	29,700
Denver & Rio Grande R R Co equip 1916 5s	20,400	20,000	20,400	20,000
Erie Ry Co prior lien 1996 4s	21,500	25,000	21,500	21,750
Fairmount & Clarksburg Tr Co 1st mtg 1938 5s.	24,000	25,000	24,000	24,000
Flor Cent & Pen R R Co cons mtg 1943 5s.....	2,080	2,000	2,080	2,060
Flor E Coast Ry Co 1st mtg G B 1959 4½s....	25,250	25,000	25,250	25,500
Flor & W Shore Ry Co 1st mtg 1934 5s	4,750	5,000	4,750	4,900
Georgia & Florida Ry Co equip G L 1912 5s....	5,940	6,000	5,940	5,940
Georgia & Florida Ry Co equip G L 1913 5s.....	5,850	6,000	5,850	5,880
Georgia & Florida Ry Co equip G L 1913 5s....	5,820	6,000	5,820	5,880
Georgia & Florida Ry Co equip G L 1914 5s.....	5,790	6,000	5,790	5,880
Ind & Louisville Ry Co 1st mtg 1956 4s	23,000	25,000	23,000	23,250
Kansas City Southern Ry Co. Equip 1912 4½s...	20,000	20,000	20,000	19,800
Louisv & Nash R R Co Paducah & Mc div 1946 4s	24,000	25,000	24,000	24,000
Maine Central R R Co cons mtg 1912 4s.....	24,750	25,000	24,750	25,000
Met St Ry Co N Y ref 2002 4s	26,000	50,000	26,000	26,000
Milwaukee Elect Ry & Light Co ref 1931 4½s	23,750	25,000	23,750	23,750
Minn St Paul & S S M Ry Co cons 1938 4s.....	9,900	10,000	9,900	9,900
Missouri Kans & Texas Ry Co gen mtg 1936 4½s..	18,200	20,000	18,200	18,200
Missouri Kans & Texas Ry Co 1st & ref mtg 2004 4s	21,250	25,000	21,250	21,250
Mobile & Ohio R R Co equip 1916 4½s.....	24,500	25,000	24,500	24,500
N Y Chi & St Louis R R Co 1931 4s	22,500	25,000	22,500	23,000
N Y N H & Hartford R R Co deb 1956 4s.....	23,750	25,000	23,750	24,000
N Y Phil & Norfolk R R Co 1st mtg 1939 4s....	24,240	24,000	24,240	23,760
Norfolk Ry & Light Co 1st mtg 1949 5s.....	24,250	25,000	24,250	24,750
Pac Tel & Tel Co 1st mtg & coll trust 1937 5s...	24,750	25,000	24,750	25,000

Bonds:	Book value	Par value	Company market value	Department market value
Pennsylvania Co gold loan 1916 3½s	$27,300	$28,000	$27,300	$27,160
Phila Baltimore & Wash R R Co 1921 4s	2,000	2,000	2,000	2,000
Phila Baltimore & Wash R R Co 1921 4s	15,000	15,000	15,000	15,000
Phila Baltimore & Wash R R Co 1924 4s	8,000	8,000	8,000	8,000
Piedmont & Cumberland Ry Co 1st mtg 1911 5s	11,000	11,000	11,000	11,000
Pittsb Shawmut & North Ry Co car trust 1910 5s	3,000	3,000	3,000	3,000
Pittsb Shawmut & North Ry Co car trust 1911 5s	3,000	3,000	3,000	2,970
Pittsb Shawmut & North Ry Co car trust 1912 5s	3,000	3,000	3,000	2,940
Pittsb Shawmut & North Ry Co car trust 1913 5s	4,000	4,000	4,000	3,880
Pittsb Shawmut & North Ry Co car trust 1914 5s	4,000	4,000	4,000	3,840
Portland Ore Ry Co 1st mtg 1930 5s	25,000	25,000	25,000	24,500
Rutland Canadian R R 1st 4s 1949 4s	14,400	16,000	14,400	14,560
St Louis Iron Mountain & So R R Co 1933 4s	26,250	30,000	26,250	26,400
St Louis & San Francisco R R Co equip 1910 4s	24,750	25,000	24,750	25,000
Seaboard Air Line Ry gold 1950 4s	84,500	100,000	84,500	86,000
Seattle Elect Co cons ref 1929 5s	9,900	10,000	9,900	9,900
Somerset Coal Co car trust bonds 1916 5s	12,000	12,000	12,000	11,520
Somerset Coal Co car trust bonds 1917 5s	6,000	6,000	6,000	5,700
Somerset Coal Co car trust bonds 1918 5s	7,000	7,000	7,000	6,650
So Pacific Ry Co 1s mtg 1955 4s	47,250	50,000	47,250	47,500
Suffolk & Carolina Ry Co 1st mtg 1952 5s	24,375	25,000	24,375	24,750
Texas & Pacific Ry Co 1914 5s	10,100	10,000	10,100	10,100
Texas & Pacific Ry Co 1915 5s	15,150	15,000	15,150	15,150
Tidewater Co 1st lien guar gold notes 1913 6s	25,500	25,000	25,500	25,500
Toledo & St Louis West R R Co equip 1915 4½s	24,500	25,000	24,500	24,500
Trinity & Brazos Valley equip trust 1915 5s	6,060	6,000	6,060	6,000
Trinity & Brazos Valley equip trust 1916 5s	4,080	4,000	4,080	4,000
Union Pac R R Co 1st lien & ref mtg 2008 4s	49,000	50,000	49,000	49,000
United Rys & Elect Co Baltimore con 1949 4s	21,750	25,000	21,750	21,750
Virginia Elect Ry & Development Co 1929 5s	25,750	25,000	25,750	25,750
Virginia Ry Co 1st lien equip notes 1916 5s	5,050	5,000	5,050	5,000
Virginia Ry Co 1st lien equip notes 1917 5s	15,150	15,000	15,150	15,000
Virginia Ry & Power Co 1st & ref mtg 1934 5s	22,500	25,000	22,500	23,000
Virginia & S'thwestern Ry Co 1st con mtg 1958 5s	24,500	25,000	24,500	24,500
Wabash R R Co equip 1916 4½s	24,375	25,000	24,375	24,500
Wash & Vandemere R R Co 1st mtg 1947 4½s	23,500	25,000	23,500	24,000
Western Pacific Ry Co 1st 1933 5s	24,250	25,000	24,250	24,250
Western Union Telegraph Co 1950 4½s	9,650	10,000	9,650	9,700

Bonds:	Book value	Par value	Company market value	Department market value
Western Va Cen & Pittsb Co 1st mtg 1911 6s...	$5,050	$5,000	$5,050	$5,050
W Va & Pittsb R R Co 1st mtg g b 1990 4s.....	35,520	37,000	35,520	35,150
Wheeling & Lake Erie R R Co equip 1922 5s.....	16,830	17,000	16,830	16,830
Stocks:				
1,700 Citizens' Nat Bk of Baltimore	66,300	17,000	66,300	68,000
80 First Nat Bk of Baltimore	10,800	8,000	10,800	11,200
75 Mercantile Tr & Deposit Co Baltimore	11,250	3,750	11,250	11,325
200 Merchants' Nat Bk of Baltimore	35,000	20,000	35,000	34,600
600 Nat Mechanics' Bk of Baltimore	17,100	6,000	17,100	17,400
Totals	$3,876,854	$3,951,607	$3,876,854	$3,899,497

MASONIC PROTECTIVE ASSOCIATION

WORCESTER, MASS.

[Incorporated as stock company June 12, 1909; commenced business June 29, 1895]

FRANCIS A. HARRINGTON, President FRANK C. HARRINGTON, Secretary

CAPITAL

Capital paid up in cash $100,000

INCOME

Net premiums, accident		$75,490 87
Policy fees required or represented by applications		8,685 00
Interest:		
Bonds	$1,070 05	
On deposits	1,640 90	
Total		2,710 95
From other sources		19 35
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		150 00
Total Income		**$87,056 17**
Ledger Assets June 12, 1909		**218,875 08**
Total		**$305,931 25**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident	$14,448 50	
Health	22,570 56	
Total		$37,019 06
Investigating and adjusting claims		1,054 45
Policy fees retained by agents		8,602 15
Commissions or brokerage, less amount received on return premiums and reinsurance		6,675 55
Salaries and all other compensation of officers, directors, trustees and home office employees		19,447 61
Salaries, traveling and all other expenses of agents not paid by commissions		704 29
Rents		606 50
Insurance department licenses and fees		845 02
Legal expenses		300 00
Advertising		255 40
Printing and stationery		1,192 21
Postage, telegraph, telephone and express		1,314 21
Furniture and fixtures		974 72
Other disbursements		938 65

Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds	$3,134 75
Total Disbursements	**$83,064 57**
Balance	**$222,866 68**

LEDGER ASSETS

Book value of bonds			$164,542 50
Cash in company's office			62 50
Deposits in trust companies and banks *on interest*			58,234 81
Premiums in course of collection:			
	Written on or after Oct. 1	Written before Oct. 1	
Accident and health	$22 50	$4 37	26 87
Total			**$222,866 68**

NON-LEDGER ASSETS

Interest accrued on bonds	2,549 54
Market value of bonds over book value	997 50
Gross Assets	**$226,413 72**

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written before October 1, 1909	4 37
Total admitted Assets	**$226,409 35**

LIABILITIES

	Unadjusted and reported	
Losses and claims:		
Accident	$2,716 80	
Health	6,346 80	
Total unpaid claims		$9,063 60
Unearned premiums		27,118 33
Commissions due or to become due		48 84
Salaries, rents and miscellaneous accounts due or accrued		119 80
Taxes due or accrued		815 66
Advance premiums at 100 per cent		685 45
Total liabilities except capital		**$37,851 68**
Capital	$100,000 00	
Surplus over all liabilities	88,557 67	
Surplus to policyholders		188,557 67
Total Liabilities		**$226,409 35**

EXHIBIT OF PREMIUMS

	Accident and Health
In force June 12, 1909	$36,384 00
Written or renewed	75,565 25
Totals	$111,949 25
Expired and cancelled	71,271 75
In force December 31, 1909	$40,677 50

GENERAL INTERROGATORIES

Gross premiums received since reorganization (less reinsurance and return premiums)		$75,490 87
Losses paid since reorganization (less reinsurance)		37,019 06
Company's stock owned by directors at par value		81,425 00
Losses and claims incurred since June 12, 1909 (less reinsurance):		
Accident	$13,132 30	
Health	12,216 27	
Death	5,000 00	
Total		37,348 57

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident and health	$12,129 00	$4,590 72

SCHEDULE OF BONDS OWNED

	Book value	Par value	Co. & dep't market value
State of Massachusetts 1936 3½s	$9,650	$10,000	$9,700
Town of Attleboro Mass 1928 4s	6,000	6,000	6,180
City of Beverly Mass 1919 4s	5,000	5,000	5,100
City of Beverly Mass 1920 4s	5,000	5,000	5,100
City of Beverly Mass 1921 4s	2,000	2,000	2,040
City of Boston Mass 1936 4s	10,000	10,000	10,400
City of Cambridge Mass 1925 3½s	4,862	5,000	4,850
City of Cambridge Mass 1936 4s	10,000	10,000	10,400
City of Fall River, Mass 1938 4s	5,000	5,000	5,200
City of Fall River Mass 1933 3½s	7,810	8,000	7,680
City of Lynn Mass 1928 4s	5,000	5,000	5,100
City of Lynn Mass 1938 4s	5,000	5,000	5,100
City of Malden Mass 1918 4s	1,000	1,000	1,020
City of Malden Mass 1922 4s	1,000	1,000	1,020
City of Malden Mass 1944 4s	1,000	1,000	1,050
City of New Bedford Mass 1926 4s	5,000	5,000	5,100
City of New Bedford Mass 1927 4s	1,000	1,000	1,020
City of New Bedford Mass 1957 4s	10,000	10,000	10,300
City of New London Conn 1935 3½s	7,480	8,000	7,520
City of Newton Mass 1937 4s	1,000	1,000	1,040
City of Richmond Va 1934 4s	10,000	10,000	10,100
Town of Watertown Mass 1922 4s	5,000	5,000	5,100
Town of Watertown Mass 1923 4s	5,000	5,000	5,150
Ill Cent R R Co Lou div 1953 3½s	5,000	5,000	4,450
N Y N H & H R R Co 1954 3½s	6,740	7,000	6,020
N Y N H & H R R Co Harlem & Port Chester div 1954 4s	10,000	10,000	10,100
Worcester Nashua & Rochester R R Co 1934 4s	2,000	2,000	2,000
Boston & No St Ry Co 1954 4s	9,100	10,000	8,900
Old Colony St Ry Co 1954 4s	8,900	10,000	8,800
Totals	$164,542	$168,000	$165,540

MASSACHUSETTS ACCIDENT COMPANY

BOSTON, MASS.

[Incorporated September 30, 1908; commenced business October 1, 1908]

G. LEONARD McNEILL, President I. M. HATHAWAY, Secretary

CAPITAL

Capital paid up in cash, $100,000

INCOME

Net premiums		$214,230 94
Policy fees required or represented by applications		30,268 50
Interest:		
Bonds	$4,083 90	
On deposits	811 85	
Total		4,895 75
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		240 00
Total Income		**$249,635 19**
Ledger Assets December 31, 1908		**161,982 43**
Total		**$411,617 62**

DISBURSEMENTS

Net amount paid policyholders for losses	$80,188 76
Investigating and adjusting claims	755 68
Policy fees retained by agents	30,282 00
Commissions or brokerage, less amount received on return premiums and reinsurance	46,225 81
Salaries and all other compensation of officers, directors, trustees and home office employees	28,850 34
Salaries, traveling and all other expenses of agents not paid by commissions	4,934 11
Medical examiners' fees and salaries	1,861 28
Rents	6,781 13
State taxes on premiums	837 33
Insurance department licenses and fees	865 67
Legal expenses	2,862 55
Advertising	3,030 59
Printing and stationery	8,359 80
Postage, telegraph, telephone and express	4,734 62
Furniture and fixtures	943 65
Dividends to stockholders (declared during year, $10,000)	10,000 00
Traveling	1,071 22
Coupon contract expense	1,870 40

Anniversary expense	$1,266 36
Other disbursements	2,574 47
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	2,467 39
Total Disbursements	**$240,763 16**
Balance	**$170,854 46**

LEDGER ASSETS

Book value of bonds			$128,449 18
Cash in company's office			1,964 22
Deposits in trust companies and banks *on interest*			37,707 49
Premiums in course of collection:			
	Written on or after Oct. 1	Written before Oct. 1	
Accident and health	$1,179 75	$641 26	
			1,821 01
Bills receivable			912 56
Total			**$170,854 46**

NON-LEDGER ASSETS

Interest accrued on bonds	530 34
Furniture, fixtures and supplies	7,500 00
Gross Assets	**$178,884 80**

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$912 56	
Furniture, fixtures and supplies	7,500 00	
Premiums in course of collection written before October 1, 1909	641 26	
Book value of bonds over market value	459 18	
Total		9,513 00
Total admitted Assets		**$169,371 80**

LIABILITIES

Losses and claims:	Unadjusted and reported	Resisted	Total	
Accident and health	$16,464 02	$6,871 50	$23,335 52	
Deduct reinsurance			7,675 00	
Total unpaid claims				$15,660 52
Unearned premiums				30,926 00
Commissions due or to become due on business written on or after October 1, 1909				773 56
Salaries, rents and miscellaneous accounts due or accrued				1,122 00
Taxes due or accrued				1,606 17
Total liabilities except capital				**$50,088 25**
Capital			$100,000 00	
Surplus over all liabilities			19,283 55	
Surplus to policyholders				119,283 55
Total Liabilities				**$169,371 80**

EXHIBIT OF PREMIUMS

	Accident and health
In force December 31, 1908	$57,772 00
Written or renewed	220,711 96
Total	$278,483 96
Exipred and cancelled	216,631 96
In force December 31, 1909	$61,852 00

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)	$264,128 02
Losses paid since organization (less reinsurance)	97,007 84
Cash dividends declared since organization	10,000 00
Company's stock owned by directors at par value	45,060 00
Losses and claims incurred during the year (less reinsurance)	81,111 34

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident and health	$3,431 27	$1,070 97

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Beverly Mass tax exempt 1916 3½s	$2,037	$2,000	$2,000	$2,000
Boston Mass tax exempt 1928 4s	10,637	10,000	10,900	10,900
Boston Mass tax exempt 1938 4s	16,719	15,000	16,650	16,650
Everett Mass $1000 each tax exempt 1919-28 4s	10,402	10,000	10,450	10,410
Fall River Mass tax exempt 1919 3½s	5,040	5,000	5,000	5,000
Holyoke Mass tax exempt 1925 4s	1,072	1,000	1,060	1,060
Holyoke Mass tax exempt 1926 4s	1,075	1,000	1,060	1,060
Holyoke Mass tax exempt 1927 4s	1,078	1,000	1,060	1,070
Mass Met Pk tax exempt 1949 3s	29,400	30,000	28,500	28,500
Mass state highway tax exempt 1924 3s	4,939	5,000	4,900	4,900
Mass armory tax exempt 1938 3s	4,900	5,000	4,850	4,850
Mass prison and hospital tax exempt 1937 3½s	10,275	10,000	10,600	10,600
Newton Mass tax exempt 1916 4s	3,081	3,000	3,090	3,090
Newton Mass tax exempt 1918 4s	2,065	2,000	2,070	2,080
Springfield Mass tax exempt 1932 3½s	10,565	10,000	10,000	10,000
Worcester Mass tax exempt 1919 4s	5,258	5,000	5,200	5,200
Boston Terminal Co 1947 3½s	4,906	5,000	5,200	5,200
Kittery Me 1938 5s	5,000	5,000	5,400	5,400
Totals	$128,449	$125,000	$127,990	$127,970

MASSACHUSETTS BONDING AND INSURANCE COMPANY

BOSTON, MASS.

[Incorporated July 20, 1907; commenced business November 20, 1907]

T. J. FALVEY, President — JOHN T. BURNETT, Secretary

CAPITAL

Capital paid up in cash, $500,000

INCOME

Net premiums:		
Fidelity	$179,670 39	
Surety	314,455 96	
Burglary and theft	94,470 57	
Total		$588,596 92
Interest:		
Bonds	$23,522 63	
On deposits	1,972 81	
Other sources	57 56	
Total		25,553 00
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		18,413 10
Total Income		**$632,563 02**
Ledger Assets December 31, 1908		**801,557 44**
Total		**$1,434,120 46**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Fidelity	$3,544 30	
Surety	31,223 13	
Burglary and theft	11,351 44	
Total		$46,118 87
Investigating and adjusting claims:		
Fidelity	$539 39	
Surety	1,841 34	
Burglary and theft	183 60	
Total		2,564 33

Commissions or brokerage, less amount received on return premiums and reinsurance:		
Fidelity	$43,588 38	
Surety	69,970 82	
Burglary and theft	21,284 06	
Total		$134,843 26
Salaries and all other compensation of officers, directors, trustees and home office employees		64,232 34
Salaries, traveling and all other expenses of agents not paid by commissions		33,036 39
Rents		9,468 65
State taxes on premiums		3,893 04
Insurance department licenses and fees		8,249 19
All other licenses, fees and taxes		445 40
Legal expenses		4,031 22
Advertising		6,400 30
Printing and stationery		8,237 00
Postage, telegraph, telephone and express		8,511 53
Furniture and fixtures		2,730 97
Bank exchange		333 42
Light and heat		543 77
Towel, ice and water-service		234 62
Investigations (not claims)		89 86
Repairs and alterations to office		1,068 63
Office supplies		672 45
Insurance and bonding premiums		743 66
Publishing annual statement, subscription to newspaper, periodicals, etc.		1,508 46
Janitor's supplies		93 77
Petty cash sundries		857 83
Building improvements		336 03
Salvage error 1908		100 00
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds		104 70
Total Disbursements		**$339,539 69**
Balance		**$1,094,580 77**

LEDGER ASSETS

Book value of bonds		$831,109 40
Cash in company's office		4,426 67
Deposits in trust companies and banks *on interest*		127,735 73
Premiums in course of collection:		
	Written on or after Oct. 1	
Fidelity	$35,297 16	
Surety	67,212 20	
Burglary and theft	24,956 10	
Total		127,465 46
Bills receivable		3,843 51
Total		**$1,094,580 77**

NON-LEDGER ASSETS

Interest accrued on bonds	8,116 63
Gross Assets	**$1,102,697 40**

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$3,843 51	
Premiums in course of collection required by Massachusetts Insurance Department to cover defalcation of company's auditor	30,549 60	
Book value of bonds over market value	2,185 40	
Total		$36,578 51
Total admitted Assets		**$1,066,118 89**

LIABILITIES

Losses and claims:	Adjusted	Unadjusted and reported	Resisted	Total	
Fidelity	.....	$5,607 88	$1,782 05	$7,389 93	
Surety	.....	23,189 58	3,578 28	26,767 86	
Burglary and theft	$200 00	6,337 39	500 00	7,037 39	
	$200 00	$35,134 85	$5,860 33	$41,195 18	
Total unpaid claims					$41,195 18
Unearned premiums:					
Fidelity				$72,603 50	
Surety				132,286 05	
Burglary and theft				54,347 41	
Total					259,236 96
Commissions due or to become due on business written on or after October 1, 1909					28,105 50
Salaries, rents and miscellaneous accounts due or accrued					533 78
Taxes due or accrued					10,368 20
Reinsurance					5,603 94
Advance premiums at 100 per cent					14,247 56
Total liabilities except capital					**$359,291 21**
Capital				$500,000 00	
Surplus over all liabilities				206,827 68	
Surplus to policyholders					706,827 68
Total Liabilities					**$1,066,118 89**

EXHIBIT OF PREMIUMS

	Fidelity	Surety	Burglary and theft
In force December 31, 1908	$90,242 04	$137,577 65	$57,480 99
Written or renewed	187,928 62	359,106 34	113,140 48
Totals	$278,170 66	$496,683 99	$170,621 47
Expired and cancelled	120,269 05	203,995 24	63,879 04
Balance	$157,901 61	$292,688 75	$106,742 43
Reinsurance	11,425 81	31,267 70	5,486 16
Net in force December 31, 1909	$146,475 80	$261,421 05	$101,256 27
Amount at risk December 31, 1909	41,418,175 00	33,615,531 00	.....

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)		$691,027 65
Losses paid since organization (less reinsurance)		52,363 19
Company's stock owned by directors at par value		201,000 00
Losses and claims incurred during the year (less reinsurance):		
Fidelity	$10,258 40	
Surety	49,920 42	
Burglary and theft	16,395 68	
Total		76,574 50

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Fidelity	$15,284 18	$446 68
Surety	46,250 07	3,049 67
Burglary and theft	29,492 23	3,709 90
Totals	$91,026 48	$7,206 25

SCHEDULE OF BONDS OWNED

	Book value	Par value	Co. & dep't market value
C B & Q R R Co 1949 4s	$24,425	$25,000	$25,250
Boston Elevated Ry 30-yr gold 1937 4½s	49,750	50,000	54,000
Lake Shore & Mich So Ry Co gold 1997 3½s	22,500	25,000	23,000
City of New York gold 1957 4½s	53,172	50,000	55,500
Pennsylvania R R mtg 1948 4s	50,474	50,000	52,000
Massachusetts Gas Co gold 1929 4½s	24,469	25,000	24,500
Pacific Tel & Tel 1st mtg 1937 5s	24,500	25,000	25,000
State of Mass Met sewerage 1940 3½s	161,812	150,000	160,500
State of Mass Met parks 1949 3½s	64,725	60,000	64,200
State of Mass Met Charles river basin 1940 3½s	2,157	2,000	2,140
City of Springfield Mass 1936 3½s	31,608	30,000	30,000
City of Springfield Mass 1937 3½s	14,768	14,000	14,000
City of Springfield Mass 1938 3½s	6,337	6,000	6,000
City of Lynn Mass 1939 3½s	26,375	25,000	25,000
City of Boston Mass 1949 3½s	104,500	100,000	103,000
City of Cambridge Mass 1948 4s	29,469	25,000	28,250
Boston Terminal 1947 3½s	26,187	25,000	26,000
City of Worcester Mass 1929 3½s	51,813	50,001	50,000
State of Mass Essex co 1923 4s	15,991	15,000	15,150
City of Lawrence Mass 1915 4s	3,698	3,600	3,636
City of Lawrence Mass 1916 4s	3,713	3,600	3,636
City of Lawrence Mass 1917 4s	3,729	3,600	3,636
City of Lawrence Mass 1918 4s	624	600	612
City of Lawrence Mass 1919 4s	627	600	612
State of Mass Berkshire co 1913 4s	5,089	5,000	5,050
State of Mass Berkshire co 1914 4s	5,110	5,000	5,100
City of Fall River Mass 1919 3½s	10,040	10,000	10,000
City of Lawrence Mass 1915 4s	2,698	2,600	2,626
City of Lawrence Mass 1916 4s	2,690	2,600	2,626
City of Lawrence Mass 1917 4s	5,793	5,600	5,656
City of Lawrence Mass 1918 4s	1,655	1,600	1,632
City of Lawrence Mass 1919 4s	620	600	612
Totals	$831,109	$797,000	$828,924

NATIONAL CASUALTY COMPANY

DETROIT, MICH.

[Incorporated December 19, 1904; commenced business December 31, 1904]

W. G. CURTIS, President FRANKLIN S. DEWEY, Secretary

CAPITAL

Capital paid up in cash, $100,000

INCOME

Net premiums		$704,537 16
Policy fees required or represented by applications		48,700 00
Interest:		
Mortgage loans	$425 40	
Collateral loans	172 00	
Bonds and stocks	6,275 59	
On deposits	205 00	
Other sources	40 10	
Total		7,118 09
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		700 00
Total Income		**$761,055 25**
Ledger Assets December 31, 1908		**210,420 24**
Total		**$971,475 49**

DISBURSEMENTS

Net amount paid policyholders for losses	$262,544 28
Investigating and adjusting claims	4,594 11
Policy fees retained by agents	48,397 43
Commissions or brokerage, less amount received on return premiums and reinsurance	255,197 54
Salaries and all other compensation of officers, directors, trustees and home office employees	44,181 03
Salaries and all other expenses of agents not paid by commissions	25,395 06
Rents	15,013 21
State taxes on premiums	12,016 59
Insurance department licenses and fees	2,180 00
All other licenses, fees and taxes	1,999 03
Legal expenses	3,103 24
Advertising	996 81
Printing and stationery	10,770 41
Postage, telegraph, telephone and express	9,771 16
Furniture and fixtures	1,164 04
Dividends to stockholders (declared during year, $16,000)	16,000 00
Provident Casualty Company	250 00

General expenses		1,583 27
Traveling		4,635 76
Total Disbursements		**$719,792 97**
Balance		**$251,682 52**

LEDGER ASSETS

Mortgage loans		$8,100 00
Collateral loans		2,850 00
Book value of bonds, $195,981.43, and stocks, $15,950.00		211,931 43
Cash in company's office		943 97
Deposits in trust companies and banks *not on interest*		19,227 12
Deposits in trust companies and banks *on interest*		5,000 00
Premiums in course of collection written on or after October 1.		3,330 00
Bills receivable		100 00
Agents' balances		200 00
Total		**$251,682 52**

NON-LEDGER ASSETS

Interest accrued:		
Mortgages	$166 20	
Bonds	3,218 03	
Collateral loans	12 00	
Other assets	175 00	
Total		3,571 23
Furniture, fixtures and supplies		30,000 00
Gross Assets		**$285,253 75**

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$100 00	
Furniture, fixtures and supplies	30,000 00	
Agents' balances	200 00	
Total		30,300 00
Total admitted Assets		**$254,953 75**

LIABILITIES

Losses and claims:	Reported	
Accident and health	$18,354 72	
Deduct reinsurance	500 00	
Total unpaid claims		$17,854 72
Unearned premiums		5,015 82
Commissions due or to become due on business written on or after October 1, 1909		300 00
Salaries, rents and miscellaneous accounts due or accrued		500 00
Taxes due or accrued		11,614 60
Advance premiums at 100 per cent		7,454 37
Total liabilities except capital		**$42,739 51**
Capital	$100,000 00	
Surplus over all liabilities	112,214 24	
Surplus to policyholders		212,214 24
Total Liabilities		**$254,953 75**

EXHIBIT OF PREMIUMS

	Accident and health
In force December 31, 1908	$3,178 23
Written or renewed	723,237 07
Totals	$726,415 30
Expired and cancelled	716,383 67
In force December 31, 1909	$10,031 63

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)	$2,398,167 18
Losses paid since organization (less reinsurance)	919,328 95
Cash dividends declared since organization	84,000 00
Company's stock owned by directors at par value	78,150 00
Losses and claims incurred during the year (less reinsurance)	260,421 70

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums receieved less reinsurance	Gross losses paid less reinsurance
Accident and health	$85,375 04	$31,522 45

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

State:	Amount of principal unpaid
California	$5,000
Michigan	3,100
Total	$8,100

SCHEDULE OF COLLATERAL LOANS

	Par value	Rate used	Market value	Amount loaned	Interest
100 Detroit Marble Co	$1,000	....	$500	$200	6
1,000 Abbott Motor Co com	10,000	....	10,000	2,650	6
Leland Water Power bonds	3,000	....	3,000		
Totals	$14,000		$13,500	$2,850	

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Company market value	Department market value
Bagley Minn waterworks & Electric 1915 6s	$4,291	$4,000	$4,291	$4,240
Brownville Minn wat wks 1917 6s	8,631	8,000	8,631	8,720
Duluth Minn wat wks & light 1932 4s	1,000	1,000	1,000	960
Lamperton Minn wat wks imp 1915 5s	2,063	2,000	2,063	2,060
St Cloud Minn wat wks 1911 6s	3,085	3,000	3,085	3,060
United States issue 1898 1918 3s	540	540	540	551
Delray Mich school 1911 3½s	3,000	3,000	3,000	3,000
Escanaba Mich rfd 1921 4s	1,000	1,000	1,000	980
Fairview Mich paving 1935 4½s	11,329	10,000	11,329	10,400
Petoskey Mich wat wks ext 1924 4s	1,000	1,000	1,000	970

Bonds:	Book value	Par value	Company market value	Department market value
Springwells Mich hy imp 1933 4s	$2,000	$2,000	$2,000	$2,160
Onaway Mich Elec Lt & Pr Co 1914 1922 5s	8,000	8,000	8,000	8,000
Sutter St Ry San Francisco Cal 1918 5s	1,044	1,000	1,044	1,010
Onadarko Okla rfd school 1932 5½s	1,456	1,300	1,456	1,482
Onadarko Okla rfd school 1929 5½s	336	300	336	339
Albuquerque N M san sr 1929 4½s	10,630	10,000	10,630	10,500
Bayne City Mich school 1911 1913 5s	6,142	6,000	6,142	6,080
Chelsea Mich school 1913 1920 4s	6,079	6,000	6,079	6,080
Hurleyville Ind Terr school 1927 6s	5,680	5,000	5,680	5,300
Mexico Ind Terr school 1927 6s	9,089	8,000	9,089	8,480
Ponca City Okla rfd 1935	2,750	2,500	2,750	2,675
Ponca City Okla rfd 1937 5s	2,750	2,500	2,750	2,675
Phoenix Ariz road 1924 5s	10,648	10,000	10,648	10,500
St James Minn city hall 1910 1915 5s	5,592	5,500	5,592	5,600
Sturgis Mich rfd wtr wks 1917 1929 4½s	22,549	22,000	22,549	22,595
Tuscon Ariz water wks 1050 5s	3,517	3,000	3,517	3,360
Kalamazoo Mich lateral sr 1910 1914 4½s	7,126	7,000	7,126	7,084
Kalamazoo Mich st imp 1910 1919	27,255	26,500	27,255	27,083
Kalamazoo Mich fire sta 1923 4½s	1,586	1,500	1,586	1,575
Kalamazoo Mich city imp 1910 1919 4½s	15,427	15,000	15,427	15,330
Sturgis Mich rfd wtr wks 1929 1931 4¼s	7,229	7,000	7,229	7,240
Sault Ste Marie Mich rfd 1927 4½s	2,120	2,000	2,120	2,100
Sturgis Mich public imp 1934 4¼s	1,037	1,000	1,037	1,040
Stocks:				
79 Valley Home Tel Co pfd Saginaw Mich.	7,900	7,900	7,900	7,900
19¾ Valley Home Tel Co c'm Saginaw Mich.	500	1,975	500	494
50 First Nat Bk Detroit Mich	7,550	5,000	7,550	7,550
Totals	$211,931	$201,515	$211,931	$209,173

THE NEW JERSEY PLATE GLASS INSURANCE COMPANY

NEWARK, N. J.

[Organized April 21, 1868; commenced business September 15, 1868]

SAMUEL C. HOAGLAND, President HARRY C. HEDDEN, Secretary

CAPITAL

Capital paid up in cash, $200,000

INCOME

Net premiums:		
Plate glass	$380,751 21	
Burglary and theft	76,449 65	
Total		$457,200 86
Interest:		
Mortgage loans	$16,482 37	
Bonds and stocks	4,526 46	
On deposits	297 15	
Total		21,305 98
Total Income		**$478,506 84**
Ledger Assets December 31, 1908		**465,573 59**
Total		**$944,080 43**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Plate glass	$111,602 98	
Burglary and theft	16,867 97	
Total		$128,470 95
Investigating and adjusting claims:		
Burglary and theft		1,241 64
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Plate glass	$110,400 69	
Burglary and theft	20,918 78	
Total		131,319 47
Salaries and all other compensation of officers, directors, trustees and home office employees		23,447 10
Salaries, traveling and all other expenses of agents not paid by commissions		10,694 25
Rents		3,340 06

State taxes on premiums	$6,112 40
Insurance department licenses and fees	4,179 33
All other licenses, fees and taxes	3,124 49
Legal expenses	146 40
Advertising	704 02
Printing and stationery	2,093 02
Postage, telegraph, telephone and express	3,171 62
Furniture and fixtures	677 00
Dividends to stockholders	14,000 00
Alterations and repairs to office	3,545 30
Other disbursements	2,412 39
Total Disbursements	**$338,679 44**
Balance	**$605,400 99**

LEDGER ASSETS

Mortgage loans	$356,715 10
Book value of bonds, $131,034.76, and stocks, $11,931.25	142,966 01
Cash in company's office	4,533 70
Deposits in trust companies and banks *not on interest*	14,398 16
Deposits in trust companies and banks *on interest*	6,956 31

Premiums in course of collection:

	Written on or after Oct. 1	Written before Oct. 1	
Plate glass	$59,962 24	$3,169 70	
Burglary and theft	14,786 72	825 66	
Totals	$74,748 96	$3,995 36	78,744 32
Agents' debit balances			80 40
Taxes paid on property in foreclosure			1,006 99
Total			**$605,400 99**

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages	$4,388 55	
Bonds	1,577 92	
Total		5,966 47
Gross Assets		**$611,367 46**

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written before October 1, 1909	$3,995 36	
Book value of bonds and stocks over market value	4,240 01	
Agents' debit balances	80 40	
Taxes paid on property in foreclosure	1,006 99	
Total		9,322 76
Total admitted Assets		**$602,044 70**

LIABILITIES

Losses and claims:	Adjusted	Unadjusted and reported	Resisted	Total	
Plate glass		$4,075 78		$4,075 78	
Burglary and theft	$136 50	3,743 00	5,000 00	8,879 50	
	$136 50	$7,818 78	$5,000 00	$12,955 28	
Deduct reinsurance				125 00	
Total unpaid claims					$12,830 28
Unearned premiums:					
Plate glass			$160,248 28		
Burglary and theft			35,222 38		
Total					195,470 66
Commissions due or to become due on business written on or after October 1, 1909:					
Plate glass			$20,605 30		
Burglary and theft			4,436 02		
Total					25,041 32
Taxes due or accrued					5,504 85
Telephone					13 20
Total liabilities except capital					**$238,860 31**
Capital			$200,000 00		
Surplus over all liabilities			163,184 39		
Surplus to policyholders					363,184 39
Total Liabilities					**$602,044 70**

EXHIBIT OF PREMIUMS

	Burglary and theft	Plate glass
In force December 31, 1908	$60,792 63	$300,020 53
Written or renewed	82,506 31	377,383 51
Totals	$143,298 94	$677,404 04
Expired and cancelled	68,251 93	353,673 45
Balance	$75,047 01	$323,730 59
Reinsurance	4,325 80	3,046 39
Net in force December 31, 1909	$70,721 21	$320,684 20

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)		$3,044,070 03
Losses paid since organization (less reinsurance)		1,050,500 55
Cash dividends declared since organization		170,891 00
Stock dividends declared since organization		141,364 00
Company's stock owned by directors at par value		120,000 00
Losses and claims incurred during the year)less reinsurance):		
Plate glass	$112,536 41	
Burglary and theft	21,510 85	
Total		134,047 26

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Plate glass	$34,495 55	$10,089 27
Burglary and theft	3,842 16	184 55
Totals	$38,337 71	$10,273 82

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

	Amount of principal unpaid
Colorado	$3,550 00
New Jersey	353,165 10
Total	$356,715 10

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Company market value	Department market value
East Orange N J school 1931 4s	$5,448	$5,000	$5,000	$5,000
East Orange N J school 1945 4s	7,438	7,000	7,000	7,000
West Orange N J 1913–27 4s	7,645	7,500	7,500	7,500
County Essex N J bridge bonds 1924 4s	10,575	10,000	10,000	10,100
Perth Amboy N J water 1936 4s	7,297	7,000	7,000	6,720
School bonds township of Acquackanonk N J 1920-30 4½s	6,360	6,000	6,000	6,000
Atlantic City N J gold school 1932 4s	5,000	5,000	5,000	4,900
County Mercer N J bridge 1936 4s	7,098	7,000	7,000	7,210
West Orange N J sewer 1917 4½s	9,072	9,000	9,000	9,270
Park Ridge school bonds N J 1921-34-35-36 6s	5,606	5,000	5,000	5,600
Plainfield N J 1916-17-18-19-20-21-22 4½s	10,263	10,000	10,000	10,405
Kearney N J fdg 1923-28 4½s	18,221	18,000	18,000	18,540
Borough Roselle Park N J fdg 1928 5s	7,455	7,000	7,000	7,490
Borough Tenafley N J gold bonds 1915-21 5s	7,409	7,000	7,000	7,430
Township Pennsauken N J school 10-20-21-26-28-29-32 5s	8,108	7,500	7,500	7 935
Trenton N J 1939 4s	8,040	8,000	8,000	8,160
Stocks:				
164 Missouri Pacific Ry.	10,731	16,400	11,726	11,808
10 Milwaukee German Ins Co	1,200	1,000	1,000	1,000
Totals	$142,966	$143,400	$138,726	$142,128

NORTH AMERICAN ACCIDENT INSURANCE COMPANY

CHICAGO, ILL.

[Organized May 13, 1886; commenced business June 15, 1886]

E. C. WALLER, President — A. E. FORREST, Secretary

CAPITAL

Capital paid up in cash, $200,000

INCOME

Net premiums		$927,860 96
Policy fees required or represented by applications		190,460 00
Interest:		
Mortgage loans	$6,249 47	
Collateral loans	2,620 45	
Bonds	17,087 10	
On deposits	1,402 66	
Total		27,359 68
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		1,042 50
Total Income		**$1,146,723 14**
Ledger Assets December 31, 1908		**593,786 71**
Total		**$1,740,509 85**

DISBURSEMENTS

Net amount paid policyholders for losses	$280,534 74
Investigating and adjusting claims	11,426 16
Policy fees waived or retained by agents	190,460 00
Commissions or brokerage, less amount received on return premiums and reinsurance	354,661 29
Salaries and all other compensation of officers, directors, trustees and home office employees	76,054 16
Salaries, traveling and all other expenses of agents not paid by commissions	12,036 63
Medical examiners' fees and salaries	2,872 45
Rents	12,455 25
State taxes on premiums	11,230 22
Insurance department licenses and fees	11,652 84
All other licenses, fees and taxes	1,051 43
Legal expenses	1,056 19
Advertising	1,604 14
Printing and stationery	17,959 20
Postage, telegraph, telephone, express and incidental expenses	21,769 55
Furniture and fixtures	4,169 50

Dividends to stockholders (declared during year, $40,000)	$40,000 00
Traveling	6,857 43
Total Disbursements	**$1,057,851 18**
Balance	**$682,658 67**

LEDGER ASSETS

Mortgage loans	$110,566 67
Collateral loans	44,500 00
Book value of bonds	409,180 00
Cash in company's office	779 18
Deposits in trust companies and banks *not on interest*	2,689 55
Deposits in trust companies and banks *on interest*	66,732 74
Premiums in course of collection written on or after October 1.	29,520 35
Cash in branch offices	3,060 54
Due from agents	15,629 64
Total	**$682,658 67**

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages	$1,425 99	
Bonds	4,761 64	
Collateral loans	123 33	
Total		6,310 96
Gross Assets		**$688,969 63**

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value	$601 65	
Cash in branch offices	3,060 54	
Due from agents	15,629 64	
Total		19,291 83
Total admitted Assets		**$669,677 80**

LIABILITIES

Losses and claims:	Unadjusted	Resisted	
Accident	$33,590 53	$3,760 00	
Total unpaid claims			$37,350 53
Unearned premiums			102,624 10
Commissions due or to become due on business written on or after October 1, 1909			8,856 10
Salaries, rents and miscellaneous accounts due or accrued			2,161 93
Taxes due or accrued			12,000 00
Advance premiums at 100 per cent			23,332 00
Total liabilities except capital			**$186,324,66**
Capital		$200,000 00	
Surplus over all liabilities		283,353 14	
Surplus to policyholders			483,353 14
Total Liabilities			**$669,677 80**

EXHIBIT OF PREMIUMS

	Accident
In force December 31, 1908	$146,629 66
Written or renewed	961,317 29
Totals	$1,107,946 95
Expired and cancelled	902,488 73
Balance	$205,458 22
Reinsurance	3,685 02
Net in force December 31, 1909	$201,773 20

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)	$5,456,020 10
Losses paid since organization (less reinsurance)	1,766,549 69
Cash dividends declared since organization	150,000 00
Stock dividends declared since organization	100,000 00
Company's stock owned by directors at par value	200,000 00
Loaned to officers	11,250 00
Losses and claims incurred during the year (less reinsurance)	286,360 60

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident	$86,397 31	$18,385 71

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

State	Amount of principal unpaid
Colorado	$2,400 00
Illinois	108,166 67
Total	$110,566 67

SCHEDULE OF COLLATERAL LOANS

	Par value	Rate used	Market value	Amount loaned	Interest
24 First National Bank	$2,400	495	$11,880	$25,000	6
500 North Western Malt & Grain Co	50,000	100	50,000		
150 American Terra Cotta & Ceramic Co	15,000	100	15,000	7,500	7
35 Standard Oil Co of N J	3,500	670	23,450	12,000	5
Totals	$70,900		$100,330	$44,500	

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Charlevoix Mich city of 1910 5s	$1,000	$1,000	$1,000	$1,000
Chicago Ill city of 1911 4s	10,000	10,000	10,000	10,000
Chicago Ill city of 1915 4s	15,000	15,000	15,000	15,000
Chicago Ill city of (World's Fair) 1921 4s	5,019	5,000	5,000	5,050
Chicago Ill city of (Lincoln Park) 1919 4s	10,000	10,000	10,000	10,100
Chicago Ill sanitary dist of 1923 4s	25,000	25,000	25,000	25,000
Chicago Ill sanitary dist of 1921 4s	1,000	1,000	1,000	1,000
Chicago Ill sanitary dist of 1921 4s	3,000	3,000	3,000	3,000
Chicago Ill sanitary dist of 1925 4s	6,000	6,000	6,000	6,000
Chicago Ill sanitary dist of 1924 4s	11,000	11,000	11,000	11,000
Chicago Ill sanitary dist of 1912 4s	8,000	8,000	8,000	8,000

	Book value	Par value	Company market value	Department market value
Chicago Ill sanitary dist of 1914 4½s	$1,000	$1,000	$1,018	$1,020
Chicago Ill sanitary dist of 1914 4s	3,000	3,000	3,000	3,030
Chicago Ill sanitary dist of 1915 4½s	1,000	1,000	1,022	1,020
Chicago Ill sanitary dist of 1913 4½s	2,000	2,000	2,028	2,040
Chicago Ill sanitary dist of 1912 4s	22,000	22,000	22,000	22,000
Chicago Ill sanitary dist of 1912 4½s	5,000	5,000	5,048	5,050
Chicago Ill sanitary dist of 1921 4s	15,000	15,000	15,000	15,000
Chicago Ill sanitary dist of 1911 4½s	5,000	5,000	5,024	5,050
Chicago Ill sanitary dist of 1910 5s	2,000	2,000	2,000	2,000
Duluth M city of 1921 4s	4,000	4,000	3,965	4,080
Duluth M city of 1928 4s	1,000	1,000	987	970
Duluth M city of 1914 4½s	4,000	4,000	4,062	4,040
Jersey City N J city of 1935 4s	4,000	4,000	4,000	4,080
Jersey City N J city of 1935 4s	5,000	5,000	5,000	5,100
South Park Commissioners Chicago Ill 1916 4s	2,000	2,000	2,000	2,020
South Park Commissioners Chicago Ill 1916 4s	5,000	5,000	5,000	5,050
South Park Commissioners Chicago Ill 1922 4s	2,000	2,000	2,000	2,020
Chicago City Ry Co Chicago Ill 1927 5s	9,450	10,000	10,313	10,400
Chicago City Ry Co Chicago Ill 1927 5s	19,000	20,000	20,625	20,800
Chicago Rys Co Chicago Ill 1913 6s	20,050	20,000	20,200	20,200
Chic & Milw El Ry Co Cook Co Ill 1922 5s	9,000	10,000	5,500	5,400
Chic & Milw El Ry Co Cook Co Ill 1922 5s	9,000	10,000	5,500	5,400
Met W S Ele Ry Co ext'n Chicago Ill 1938 4s	9,480	12,000	9,720	9,720
Met W S Ele Ry Co ext'n Chicago Ill 1938 4s	3,950	5,000	4,050	4,050
Met W S Ele Ry Co ext'n Chicago Ill 1938 4s	8,690	11,000	8,910	8,910
Met W S Ele Ry Co 1st Chicago Ill 1938 4s	5,906	7,000	5,845	5,810
Met W S Ele Ry Co 1st Chicago Ill 1938 4s	16,875	20,000	16,700	16,600
Met W S Ele Ry Co 1st Chicago Ill 1938 4s	2,535	3,000	2,505	2,430
North Wn Ele Ry Co Chicago Ill 1911 4s	22,250	25,000	24,031	24,000
South Side Ele Ry Co Chicago Ill 1924 4½s	18,875	20,000	18,775	18,800
Tri City Ry & Lt Co M & E M Ill & D Ia 1923 5s	9,000	10,000	9,900	9,800
Armour & Co Rl Est 1st Chicago Ill 1939 4½s	9,562	10,000	9,450	9,500
Armour & Co Rl Est 1st Chicago Ill 1939 4½s	9,563	10,000	9,450	9,500
Com'wealth Edison Co 1st mtg Chicago Ill 1943 5s	15,375	15,000	15,431	15,450
Com'wealth Edison Co 1st mtg Chicago Ill 1943 5s	5,150	5,000	5,144	5,150
Cudahy Packing Co Chicago Ill 1924 5s	9,950	10,000	9,975	9,900
North Shore Elec Co Chicago Ill 1922 5s	9,000	10,000	9,900	9,900
United States of Mexico Mex 1920 5s	8,500	10,000	8,500	9,800
Totals	$409,180	$431,000	$408,578	$410,240

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED

LONDON, ENGLAND

[UNITED STATES BRANCH]

OSCAR ISING, Manager, Corner William and John Streets, New York

INCOME

Net premiums:		
Accident	$312,422 33	
Health	68,708 60	
Liability	1,672,310 04	
Fidelity	4,860 42	
Credit	506,632 20	
Plate glass	29,926 39	
Steam boiler	63,344 31	
Burglary and theft	199,406 72	
Automobile property damage	64,690 08	
Workmen's collective	55,760 95	
Total		$2,978,062 04
Interest:		
Mortgage loans	$6,741 37	
Bonds	122,649 41	
On deposits	1,791 81	
Other sources	959 45	
Total		132,142 04
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		17,658 60
Total Income		**$3,127,862 68**
Ledger Assets December 31, 1908		**3,488,764 38**
Total		**$6,616,627 06**

DISBURSEMENTS

Net amount paid policyholders for losses:	
Accident	$85,094 55
Health	19,585 05
Liability	613,116 62
Credit	565,822 81
Automobile property damage	17,897 62
Plate glass	3,483 42
Steam boiler	2,577 61

Burglary and theft	$32,559 39	
Workmen's collective	20,241 75	
Total		$1,360,378 82
Investigating and adjusting claims:		
Accident	$14,664 13	
Health	3,410 67	
Liability	174,243 51	
Credit	21,374 77	
Automobile property damage	3,651 23	
Plate glass	1,403 30	
Steam boiler	2,565 93	
Burglary and theft	10,036 05	
Workmen's collective	2,495 77	
Total		233,845 36
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident	$96,519 82	
Health	19,041 45	
Liability	337,364 96	
Fidelity	957 87	
Credit	105,353 18	
Plate glass	8,675 72	
Steam boiler	15,357 80	
Burglary and theft	51,610 13	
Automobile property damage	12,510 54	
Workmen's collective	11,163 08	
Total		658,554 55
Salaries and all other compensation of officers, directors, trustees and home office employees		148,283 69
Salaries, traveling and all other expenses of agents not paid by commissions		40,109 92
Inspections		41,786 95
Rents		19,228 86
State taxes on premiums		44,907 88
Insurance department licenses and fees		5,065 38
All other licenses, fees and taxes		5,165 08
Legal expenses		1,058 32
Advertising		8,423 34
Printing and stationery		17,680 93
Postage, telegraph, telephone and express		7,466 51
Furniture and fixtures		16,795 88
Other disbursements		273 85
Auditors' fees		2,000 00
Discount and exchange		745 57
Massachusetts legislation		2,000 00
Office specialists		1,875 00
Home office insurance fund		15,733 36
General expenses		6,191 93
Remitted to home office		19,466 66
Agents' balances charged off		8,888 14
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds		690 00
Total Disbursements		**$2,666,615 98**
Balance		**$3,950,011 08**

LEDGER ASSETS

Mortgage loans			$150,000 00
Book value of bonds			3,355,664 64
Deposits in trust companies and banks *not on interest*			16,911 51
Deposits in trust companies and banks *on interest*			74,300 40
Premiums in course of collection:			
	Written on or after Oct. 1	Written before Oct. 1	
Accident	$34,889 63	$5,476 01	
Health	8,465 62	1,297 28	
Liability	208,114 92	25,272 64	
Fidelity	901 20	.....	
Workmen's collective	809 77	67 25	
Plate glass	5,973 99	29 77	
Steam boiler	10,902 88	.....	
Burglary and theft	24,296 32	1,548 73	
Automobile property damage	11,480 19	2,421 21	
Totals	$305,834 52	$36,112 89	341,947 41
Bills receivable			4,537 12
Premium notes			6,650 00
Total			**$3,950,011 08**

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages	$1,500 00	
Bonds	39,464 95	
Total		40,964 95
Gross Assets		**$3,990,976 03**

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$4,537 12	
Premiums in course of collection written before October 1, 1909	36,112 89	
Book value of bonds over market value	95,755 64	
Total		136,405 65
Total admitted Assets		**$3,854,570 38**

LIABILITIES

Losses and claims	Adjusted	Unadjusted and reported	Resisted	Total
Accident	.....	$42,204 00	$10,100 00	$52,304 00
Health	.....	5,825 00	.....	5,825 00
Plate glass	.....	695 00	.....	695 00
Steam boiler	.....	2,150 00	3,100 00	5,250 00
Burglary and theft	.....	11,066 00	700 00	11,766 00
Credit	$14,520 00	3,500 00	.....	18,020 00
Automobile property damage	.....	4,930 00	550 00	5,480 00
Workmen's collective	.....	7,272 00	.....	7,272 00
	$14,520 00	$77,642 00	$14,450 00	$106,612 00
Deduct reinsurance				6,540 00
Net unpaid claims except liability claims				$100,072 00

Special reserve for unpaid liability losses	$638,972 46	
Special reserve for credit losses on policies expiring in October, November and December, 1909	59,862 56	
Special reserve for accrued losses on credit policies in force	101,634 85	
Additional reserve for credit losses on policies expiring December 31, 1909	50,000 00	
Total unpaid claims and loss reserves		$950,541 87
Unearned premiums:		
Accident	$134,298 03	
Health	26,859 66	
Liability	634,517 57	
Fidelity	2,450 69	
Plate glass	14,800 85	
Steam boiler	61,736 12	
Burglary and theft	112,164 92	
Credit	199,809 31	
Automobile property damage	29,713 85	
Workmen's collective	12,258 86	
Total		1,228,609 86
Commissions due or to become due on business written on or after October 1, 1909:		
Accident	$12,490 49	
Health	2,717 46	
Liability	48,907 01	
Fidelity	218 99	
Plate glass	2,186 48	
Steam boiler	3,041 89	
Burglary and theft	7,288 90	
Automobile property damage	2,801 17	
Workmen's collective	167 62	
Total		79,820 01
Salaries, rents and miscellaneous accounts due or accrued		2,000 00
Taxes due or accrued		43,000 00
Advance premiums at 100 per cent		30,545 00
Reserve for contingencies		250,000 00
Total liabilities except capital		**$2,584,516 74**
Capital (statutory deposit)	$250,000 00	
Surplus over all liabilities	1,020,053 64	
Surplus to policyholders		1,270,053 64
Total Liabilities		**$3,854,570 38**

EXHIBIT OF PREMIUMS

	Accident	Health	Liability
In force December 31, 1908	$248,257 22	$41,308 58	$989,908 70
Written or renewed	384,653 67	81,615 21	1,873,704 43
Totals	$632,910 89	$122,923 79	$2,863,613 13
Expired and cancelled	356,729 57	68,776 82	1,620,175 06
Balance	$276,181 32	$54,146 97	$1,243,438 07
Reinsurance	7,585 27	427 66	897 29
Net in force December 31, 1909	$268,596 05	$53,719 31	$1,242,540 78

	Fidelity	Automobile property damage	Plate glass
In force December 31, 1908	.....	$6,572 78	.....
Written or renewed	$5,751 06	82,580 68	$36,405 22
Totals	$5,751 06	$89,153 46	$36,405 22
Expired and cancelled	687 99	29,725 76	6,819 80
Balance	$5,063 07	$59,427 70	$29,585 42
Reinsurance	161 69	.....	.....
Net in force December 31, 1909.	$4,901 38	$59,427 70	$29,585 42
Amount at risk December 31, 1909..	1,630,250 00	.....	.....

	Workmen's collective	Steam boiler	Burglary and theft	Credit
In force December 31, 1908	$27,206 37	$108,157 61	$205,970 33	$508,107 21
Written or renewed	61,001 28	80,219 36	245,949 81	515,623 38
Totals	$88,207 65	$188,376 97	$451,920 14	$1,023,730 59
Expired and cancelled	63,893 50	71,574 53	209,572 33	590,651 59
Balance	$24,314 15	$116,802 44	$242,347 81	$433,079 00
Reinsurance	.....	.....	26,166 28	.....
Net in force December 31, 1909	$24,314 15	$116,802 44	$216,181 53	$433,079 00

GENERAL INTERROGATORIES

Gross premiums received in United States since organization (less reinsurance and return premiums)		$18,101,416 69
Losses paid in United States since organization (less reinsurance).		8,102,694 15
Losses and claims incurred during the year (less reinsurance):		
Accident	$114,794 27	
Health	25,573 79	
Liability	810,577 96	
Plate glass	5,581 72	
Steam boiler	6,317 90	
Burglary and theft	45,665 09	
Credit	388,917 51	
Automobile property damage	25,884 50	
Workmen's collective	22,705 84	
Total		1,446,018 58

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident	$59,004 17	$23,938 38
Health	21,340 02	9,104 22
Liability	340,114 31	138,109 64
Fidelity	598 84	.....
Plate glass	11,629 86	1,317 81
Steam boiler	13,211 22	1,773 00
Burglary and theft	26,257 81	7,648 58
Credit	160,124 59	149,760 52
Automobile property damage	31,412 00	9,353 30
Workmen's collective	3,239 13	1,731 71
Totals	$666,940 95	$342,737 16

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

State	Amount of principal unpaid
New York	$150,000

SCHEDULE OF BONDS OWNED

	Book value	Par value	Co. & dep't market value
U. S. Gov reg 1918 3s	$31,509	$30,000	$30,600
U S Gov reg 1930 2s	129,070	120,000	122,400
City of Indianapolis school com fund 1915 4s	27,469	25,000	25,250
City of Indianapolis school com fund 1927 3½s	15,900	15,000	14,550
City of Indianapolis school com fund 1928 3½s	26,500	25,000	24,250
State of Mass 1923 3s	50,347	49,000	45,570
State of Mass 1927 3s	15,469	15,000	13,650
State of Mass 1935 3s	5,175	5,000	4,450
State of Mass 1923 3½s	34,681	31,000	30,380
City of New York (tax exempt reg) 1913 3s	251,406	250,000	242,500
City of New York, con stock 1914 3s	102,500	100,000	96,000
City of New York con stock 1920 3s	76,969	75,000	68,250
City of New York con stock 1924 3s	27,709	27,000	24,030
City of Cincinnati O con skg fd 1937 3.65	23,259	23,000	22,310
City of Lima rfd wtr wks 1925 3½s	79,502	77,000	73,920
City of Marietta rfd wtr wks 1920 3½s	51,750	50,000	48,500
City of Richmond 1920 4s	6,542	6,100	6,161
City of Richmond 1923 4s	1,073	1,000	1,010
City of Richmond 1924 4s	2,038	1,900	1,919
City of Richmond 1925 4s	3,754	3,500	3,535
Atchison Topeka & Santa Fe 1995 4s	51,438	50,000	50,000
Atchison Topeka & Santa Fe 1914 4s	28,015	29,000	28,420
Atchison Topeka & Santa Fe 1913 4s	20,451	21,000	20,580
Atlantic Coast Line gen 1st mtg 1948 4s	25,625	25,000	24,500
Atlantic Coast Line col trust 1952 4s	23,136	25,000	23,750
Atlantic Coast Line, con mtg 1952 4s	34,265	35,000	33,600
Baltimore & Ohio prior lien 1925 3½s	47,393	50,000	46,500
Baltimore & Ohio (southwestern div) 1925 3½s	45,609	50,000	45,000
Bangor & Aroostook 1951 4s	23,750	25,000	21,000
Chicago & Alton rfdg 1949 3s	43,906	50,000	37,500
Chicago Milwaukee & St Paul deb 1934 4s	70,406	75,000	70,500
Chicago & Western Indiana 1952 4s	48,450	50,000	47,000
Chicago Rock Island & Pacific 1934 4s	48,321	50,000	45,500
Central Pacific 1949 4s	19,671	20,000	19,400
Cleveland Cinci Chic & St L 1993 4s	25,500	25,000	24,250
Colorado & Southern 1935 4½s	49,438	50,000	49,000
Delaware & Hudson 1916 4s	27,804	30,000	30,900
Denver & Rio Grande 1st mtg col 1936 4s	50,000	50,000	47,500
Erie & Pittsburg gen mtg series C 1940 3½s	15,000	15,000	14,100
Erie R R 1996 4s	24,648	25,000	21,750
Lake Shore & Mich So 1997 3½s	26,969	25,000	23,000
Lake Shore & Mich So 1931 4s	44,024	50,000	47,500
Lake Shore & Mich So 1928 4s	50,062	50,000	48,000
Lehigh & Hudson River gen mtg 1920 5s	25,000	25,000	26,000
Lehigh Valley 2003 4s	48,625	50,000	48,500
Louisville & Nashville 1952 4s	48,307	50,000	46,000
Long Island 1949 4s	10,025	10,000	9,900
Minneapolis Sault Ste Marie & Atlantic 1926 4s	50,000	50,000	48,500
Missouri Kansas & Texas 1990 4s	15,000	15,000	14,850
Missouri Pacific Trust ind 1917 5s	99,174	100,000	101,000
N Y Chicago & St L 1937 4s	26,900	25,000	25,000
N Y Ontario & W ref mtg 1992 4s	26,490	25,000	24,250
N Y Cent & Hudson River 1934 4s	25,039	25,000	24,000
N Y New Haven & Hartford 1948 6s	11,100	11,100	14,874
Norfolk & Western conv 1932 4s	24,906	25,000	25,500
Norfolk & Western 1996 4s	49,756	50,000	49,000
Norfolk & Western 1944 4s	48,438	50,000	46,500
Northern Pacific Gt No C B & Q col reg 1921 4s	124,585	125,000	121,250
Northern Pacific Gt No C B & Q col 1921 4s	23,029	25,000	24,250
Northern Pacific 1997 4s	26,406	25,000	25,750
Oregon Short Line 1929 4s	47,896	50,000	47,500
Pennsylvania 1915 3½s	70,407	75,000	72,750
Reading Co — Jersey Cent 1951 4s	47,835	50,000	48,500
Richmond — Washington 1943 4s	19,500	20,000	20,000

	Book value	Par value	Co. & dep't market value
Rio Grande Western 1949 4s.....	$69,635	$75,000	$63,000
Rio Grande Western 1939 4s.....	24,250	25,000	23,750
Scioto Valley & New England 1st mtg 1989 4s	25,500	25,000	24,000
St Louis & Iron Mountain 1929 4s...	46,376	50,000	43,000
St Louis & South Western 1989 4s...	49,051	50,000	46,500
St Louis & South Western 1932 4s...	40,771	50,000	40,000
St Louis & Cairo 1931 4s	15,138	16,000	15,200
South Carolina & Georgia 1919 5s....	25,000	25,000	25,750
Southern Pacific 1955 4s.....	95,607	100,000	95,000
St Louis & San Francisco 1951 4s....	42,750	50,000	42,500
St Paul Minn & Man Pac ext 1940 4s.	22,304	25,000	24,750
Texas & Oklahoma 1943 5s.....	24,621	25,000	26,000
Toledo St Louis & Western 1925 3½s.	66,928	75,000	66,750
Washington Terminal 1945 3½s.....	72,285	85,000	78,200
Wilmington & Weldon 1st mtg 1935 4s	15,300	15,000	15,150
Wisconsin Central 1949 4s.....	45,228	50,000	47,000
Totals.	$3,355,665	$3,426,600	$3,259,909

PACIFIC MUTUAL INDEMNITY COMPANY

LOS ANGELES, CAL.

[Organized November 10, 1906; commenced business April 1, 1907]

GEO. I. COCHRAN, President C. I. D. MOORE, Secretary

CAPITAL

Capital paid up in cash, $250,000

INCOME

Net premiums:		
Accident	$29,354 95	
Health	17,277 97	
Total		$46,632 92
Policy fees required or represented by applications		4,835 00
Interest:		
Mortgage loans	$7,945 00	
Bonds	8,580 15	
On deposits	28 21	
Total		16,553 36
Agents' balances previously charged off		108 79
Total Income		**$68,130 07**
Ledger Assets December 31, 1908		**314,146 22**
Total		**$382,276 29**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident	$4,181 45	
Health	3,191 94	
Total		$7,373 39
Policy fees retained by agents		4,835 00
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident	$8,743 89	
Health	5,927 07	
Total		14,670 96
Salaries and all other compensation of officers, directors, trustees and home office employees		1,750 00
Salaries, traveling and all other expenses of agents not paid by commissions		1,840 51
Medical examiners' fees and salaries		177 30
Rents		550 50
State taxes on premiums		292 93
Insurance department licenses and fees		652 80
Advertising		721 99
Printing and stationery		3,768 88

Postage, telegraph, telephone and express	$229 71
Furniture and fixtures	98 75
Dividends to stockholders (declared during year, $15,000)	15,000 00
Other disbursements	386 63
Agents' balances charged off	148 21
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	515 40
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds	20 00
Total Disbursements	**$53,032 96**
Balance	**$329,243 33**

LEDGER ASSETS

Mortgage loans			$141,000 00
Book value of bonds			175,552 12
Cash in transit			1,150 92
Deposits in trust companies and banks *not on interest*			1,658 60
Deposits in trust companies and banks *on interest*			1,728 50
Premiums in course of collection:			
	Written on or after Oct. 1	Written before Oct. 1	
Accident	$4,652 31	$55 00	
Health	3,410 88	35 00	
Totals	$8,063 19	$90 00	8,153 19
Total			**$329,243 33**

NON-LEDGER ASSETS

Interest accrued:		
Mortgages	$439 37	
Bonds	2,900 00	
Total		3,339 37
Gross Assets		**$332,582 70**

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written before October 1, 1909	$90 00	
Book value of bonds over market value	814 62	
Total		904 62
Total admitted Assets		**$331,678 08**

LIABILITIES

Losses and claims:	**Reported**	
Accident	$248 00	
Health	465 00	
Total unpaid claims		$713 00
Unearned premiums:		
Accident	$11,624 77	
Health	7,953 46	
Total		19,578 23

Commissions due or to become due on business written on or after October 1, 1909:		
Accident	$1,838 41	
Health	1,225 60	
Total		$3,064 01
Taxes due or accrued		600 00
Advance premiums at 100 per cent		394 65
Total liabilities except capital		**$24,349 89**
Capital	$250,000 00	
Surplus over all liabilities	57,328 19	
Surplus to policyholders		307,328 19
Total Liabilities		**$331,678 08**

EXHIBIT OF PREMIUMS

	Accident	Health
In force December 31, 1908	$12,036 03	$7,720 25
Written or renewed	43,705 25	26,549 90
Totals	$55,742 18	$34,270 15
Expired and cancelled	31,467 54	17,568 02
Balance	$24,274 64	$16,702 13
Reinsurance	1,025 10	795 21
Net in force December 31, 1909	$23,249 54	$15,906 92

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)		$72,980 13
Losses paid since organization (less reinsurance)		12,071 24
Cash dividends declared since organization		24,000 00
Company's stock owned by directors at par value		210 00
Losses and claims incurred during the year (less reinsurance):		
Accident	$4,429 45	
Health	3,656 94	
Total		8,086 39

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident	$13,334 39	$2,082 73
Health	4,855 19	722 86
Totals	$18,189 58	$2,805 59

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

State	Amount of principal unpaid
California	$141,000

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Edison Elec Co 1st & rfd mtg 1922 5s	$74,815	$74,000	$74,000	$75,480
Los Angeles P R R Co of Cal 1st & rfd mtg 1943 5s	100,737	100,000	100,737	101,000
Totals	$175,552	$174,000	$174,737	$176,480

THE PHILADELPHIA CASUALTY COMPANY

PHILADELPHIA, PA.

[Organized November 21, 1899; commenced business March 15, 1900]

W. LE MAR TALBOT, President R. G. HAZELDINE, Secretary

CAPITAL

Capital paid up in cash, $500,000

INCOME

Net premiums:		
Accident	$130,515 13	
Health	64,739 95	
Liability	573,945 20	
Plate glass	190,823 34	
Credit	145,651 44	
Automobile property damage	41,733 93	
Workmen's collective	4,964 98	
Total		$1,152,373 97
Interest:		
Mortgage loans	$11,820 85	
Collateral loans	1,680 00	
Bonds and stocks	23,333 42	
On deposits	1,344 15	
Other sources	2,034 83	
Total		40,213 25
Surplus from sale of new capital stock		192,110 33
Total Income		**$1,384,697 55**
Ledger assets December 31, 1908	$814,930 51	
Increase of capital	200,000 00	
		1,014,930 51
Total		**$2,399,628 06**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident	$52,231 11	
Health	16,485 67	
Liability	102,582 76	
Plate glass	54,864 16	
Credit	146,290 56	
Automobile property damage	12,645 35	
Workmen's collective	835 58	
Total		$385,935 19
Investigating and adjusting claims:		
Accident	$2,920 15	
Health	1,885 84	
Liability	54,924 09	

Plate glass	$3,48	
Credit	9,671 10	
Automobile property damage	608 50	
Total		$70,013 16
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident	$37,323 60	
Health	14,741 82	
Liability	116,502 52	
Plate glass	65,445 44	
Credit	29,632 45	
Automobile property damage	6,641 18	
Workmen's collective	682 92	
Total		270,969 93
Salaries and all other compensation of officers, directors, trustees and home office employees		57,331 52
Salaries, traveling and all other expenses of agents not paid by commissions		78,576 8[illegible]
Inspections		10,513 06
Rents		10,532 87
State taxes on premiums		15,256 75
Insurance department licenses and fees		3,149 54
All other licenses, fees and taxes		2,858 16
Legal expenses		1,898 95
Advertising		2,724 36
Printing and stationery		9,987 08
Postage, telegraph, telephone and express		6,988 91
Furniture and fixtures		16,619 87
Meals for clerks (working overtime)		870 00
Repairs and improvements (home office)		884 81
Ice, spring water, towel service, etc		157 10
Costs incident to increase in capital		302 55
Subscriptions and purchase of insurance journals and magazines		447 39
Cost of examination, Massachusetts department		2,128 97
Recording of mortgages, notary fees, etc		76 10
Expenses of annual meeting		60 15
Dues, sundry associations		824 03
Premiums on sundry fidelity bonds		73 [illegible]
Library Bureau (expert service in filing room)		150 00
Convention expenses, entertaining agents, etc		353 0[illegible]
Sundries		224 83
Agents' balances charged off		121 68
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds		746 84
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Bonds		695 99
Total Disbursements		**$951,473 51**
Balance		**$1,448,154 55**

LEDGER ASSETS

Mortgage loans	$334,450 00
Collateral loans	56,000 00
Book value of bonds, $737,386.02, and stocks, $6,370	743,756 02

Cash in company's office		$2,806 40
Deposits in trust companies and banks *not on interest*		1,859 98
Deposits in trust companies and banks *on interest*		62,981 91
Premiums in course of collection:		
	Written on or after Oct. 1 / Written before Oct. 1	
Accident	$14,268 11 / $509 20	
Health	18,585 31 / 329 39	
Liability	111,649 98 / 9,275 30	
Plate glass	31,952 99 / 435 73	
Credit	31,156 71 / 612 50	
Automobile property damage	14,417 08 / 198 13	
Workmen's collective	1,716 55 /	
Totals	$223,746 73 / $11,360 25	
		235,106 98
Bills receivable		5,450 00
Agents' balances		5,743 26
Total		**$1,448,154 55**

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages	$4,868 96	
Bonds	10,245 51	
Collateral loans	465 00	
Other assets	170 22	
Total		15,749 69
Gross Assets		**$1,463,904 24**

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$437 50	
Premiums in course of collection written before October 1, 1909	11,360 25	
Book value of bonds and stocks over market value	13,875 42	
Depreciation city trust account	500 00	
Disbursements not reported December 31, 1909	3,296 32	
Agents' balances	5,743 26	
Total		35,212 75
Total admitted Assets		**$1,428,691 49**

LIABILITIES

Losses and claims	Adjusted	Unadjusted and reported	Resisted	Total
Accident	$339 91	$8,793 21	$5,500 00	$14,633 12
Health	451 74	3,115 00	.....	3,566 74
Plate glass	4,025 89	790 84	.....	4,816 73
Credit	.....	8,178 87	31,500 00	39,678 87
Automobile property damage	828 11	9,429 28	690 00	10,947 39
Workmen's collective	73 13	568 80	.....	641 93
	$5,718 78	$30,876 00	$37,690 00	$74,284 78

Special reserve for unpaid liability losses	$126,263 39	
Special reserve for credit losses on policies expiring in October, November and December, 1909	21,556 18	
Special reserve for accrued losses on credit policies in force	25,071 79	
Total unpaid claims and loss reserves		$247,176 14
Unearned premiums:		
Accident	$52,291 77	
Health	22,534 95	
Liability	205,697 86	
Plate glass	82,945 35	
Credit	62,582 50	
Automobile property damage	18,228 42	
Workmen's collective	122 95	
Additional on credit policies to bring same to pro rata basis	12,127 42	
Total		456,531 22
Commissions due or to become due on business written on or after October 1, 1909:		
Accident	$4,601 47	
Health	5,980 75	
Liability	28,716 37	
Plate glass	13,199 78	
Credit	8,159 81	
Automobile property damage	3,530 74	
Workmen's collective	360 82	
Total		64,549 74
Salaries, rents and miscellaneous accounts due or accrued		1,534 55
Taxes due or accrued		11,916 92
Reinsurance		3,127 50
Total liabilities except capital		**$784,836 07**
Capital	$500,000 00	
Surplus over all liabilities	143,855 42	
Surplus to policyholders		643,855 42
Total Liabilities		**$1,428,691 49**

EXHIBIT OF PREMIUMS

	Accident	Health	Liability
In force December 31, 1908	$113,381 87	$44,961 29	$343,887 90
Written or renewed	176,130 02	80,118 12	770,234 36
Totals	$289,511 89	$125,079 41	$1,114,122 26
Expired and cancelled	183,065 26	79,948 04	701,689 17
Balance	$106,446 63	$45,131 37	$412,433 09
Reinsurance	1,863 10	61 46	1,449 57
Net in force December 31, 1909	$104,583 53	$45,069 91	$410,983 52

	Automobile property damage	Plate glass
In force December 31, 1908	$10,114 03	$151,966 79
Written or renewed	64,169 55	215,501 92
Totals	$74,283 58	$367,468 71
Expired and cancelled	37,737 13	202,807 77
Balance	$36,546 45	$164,660 94
Reinsurance	15 28	135 03
Net in force December 31, 1909	$36,531 17	$164,525 91

	Credit	Workmen's collective
In force December 31, 1908	$148,219 28	$2,285 15
Written or renewed	175,862 00	7,979 48
Totals	$324,081 28	$10,264 63
Expired and cancelled	199,228 78	10,018 73
In force December 31, 1909	$124,852 50	$245 90

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)		$4,751,477 67
Losses paid since organization (less reinsurance)		1,627,503 62
Cash dividends declared since organization		57,104 77
Company's stock owned by directors at par value		112,800 00
Losses and claims incurred during the year (less reinsurance):		
Accident	$54,470 17	
Health	19,292 00	
Liability	172,189 20	
Plate glass	57,002 69	
Credit	143,785 53	
Automobile property damage	22,217 40	
Workmen's collective	1,300 38	
Total		470,257 37

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident	$18,954 92	$6,676 30
Health	10,375 59	4,634 06
Liability	149,831 87	49,697 32
Plate glass	78,705 43	24,173 11
Credit	35,322 50	52,450 81
Automobile property damage	13,562 99	7,992 48
Workmen's collective	3,356 43	544 96
Totals	$310,109 73	$146,169 04

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

State	Amount of principal unpaid
Pennsylvania	$334,450

SCHEDULE OF COLLATERAL LOANS

	Par value	Rate used	Market value	Amount loaned	Interest
Assignment of 16 1st mtgs of $4,000 each, secured on 16 three-story brick dwellings, located at Herman and Morton streets, Germantown, Phila., valued at $5,500 each.	$64,000	100	$64,000	$26,000 30,000	6 6
Totals	$64,000		$64,000	$56,000	

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Company market value	Department market value
United States govt loan of 1898 1908 3s	$60,000	$60,000	$61,200	$61,200
Chester Pa city of issue of July 1st 1899 1920 3½s.	19,188	18,000	17,100	17,100
Dunmore Pa bor of issue of April 1st 1909 No 1 4½s	15,736	15,000	15,418	16,240

Bonds:	Book value	Par value	Company market value	Department market value
East Conemaugh Pa bor of issue of May 1st 1900 1910 4s	$1,000	$1,000	$1,000	$1,000
East Conemaugh Pa bor of issue of May 1st 1900 1911 4s	1.000	1,000	1,000	1,000
East Conemaugh Pa bor of issue of May 1st 1900 1912 4s	1,000	1,000	1,000	1,000
East Conemaugh Pa bor of issue of May 1st 1900 1913 4s	1,000	1,000	1,000	1,000
Ford City Pa borough of (wtr wks) 1918 4s	2,000	2,000	2,000	2,000
Ford City Pa borough of (wtr wks) 1919 4s	2,000	2,000	2,000	2,000
Ford City Pa borough of (wtr wks) 1920 4s	2,000	2,000	2,000	2,000
Ford City Pa borough of (wtr wks) 1921 4s	2,000	2,000	2,000	2,000
Ford City Pa borough of (wtr wks) 1922 4s	1,000	1,000	1,000	1,000
New York city of issue of Dec 27th 1907 1957 4s	10,113	10,000	10,000	10,000
Norristown Pa schl dist is of Sept 2 1907 1937 4s	11.000	11,000	11,220	11,220
Norristown Pa schl dist is of Oc 1 1904 1934 3½s	14,000	14,000	13,160	13,160
Phila Pa city of loan of June 17 1898 1911 3s	20,000	20,000	19,800	19,800
Phila Pa city of loan of June 17 1898 1912 3s	23,500	23,500	23,265	23,030
Phila Pa city of loan of June 17 1898 1913 3s	2,000	2,000	1,940	1,940
Phila Pa city of loan of June 17 1898 1914 3s	100	100	97	97
Phila Pa city of loan of June 17 1898 1915 3s	12,100	12,100	11,616	11,616
Phila Pa city of loan of June 17 1898 1916 3s	67,800	67,800	64,410	64,410
Phila Pa city of loan of June 17 1898 1918 3s	300	300	282	282
Phila Pa city of loan of June 17 1898 1920 3s	27,000	27,000	25,110	25,110
Phila Pa city of loan of June 17 1898 1921 3s	5,000	5,000	4,600	4,600
Phila Pa city of loan of Sept 16 1892 1916 3s	10,000	10,000	9,500	9,500
Phila Pa city of loan of Sept 16 1892 1917 3s	3.700	3,700	3,515	3,515
Phila Pa city of loan of Sept 16 1895 1918 3s	3,900	3,900	3,666	3,666
Phila Pa city of loan of Sept 16 1895 1919 3s	800	800	752	752
Reading Pa city of filtration bonds 1929 4s	22,899	22,000	22,295	22,660
W Pittston borough issue Dec 1 1908 *No 2 4½s	32,504	31,000	31,986	32,060
Atch Top & Santa Fe Ry Co adj 1995 4s	9.550	10,000	9,400	9,400
Balto & Ohio R R Co (S W div) 1st mtg 1925 3½s	21,900	24,000	21,600	21,600
Balto & O R R (Pgh L E & W Va sys) rfdg 1941 4s	9,300	10,000	9,300	9,300
Chi & Eastern Ill R R Co rfdg & imp 1955 4s	20,375	25,000	21,500	21,500
Chi Rock Island & Pac Ry Co 1st rfdg 1934 4s	23,056	25,000	22,750	22,750
Choctaw Okla & Gulf R R Co gen 1919 5s	25,793	25,000	26,000	26,000
Ga Ry & Elec Co 1st cons 1932 5s	10,090	10,000	10,100	10,100
Kans City Southern Ry Co rfdg & imp 1950 5s	10,063	10,000	10,300	10,300

Bonds:	Book value	Par value	Company market value	Department market value
Lehigh Coal & Nav Co rfdg & imp 1948 4s.....	$25,996	$25,000	$25,000	$25,000
Lehigh Valley R R Co gen cons 2003 4s	14,625	15,000	14,550	14,550
N Y Central Lines equip trust 1918 5s	26,350	25,000	26,250	26,250
Phil Balto & Washington serial 1917 4s	24,580	25,000	25,000	25,000
Portland Ry Co 1st & rfdg mtg 1930 5s	9,963	10,000	9,800	9,800
Reading Co Jersey Central coll 1951 4s	4,528	5,000	4,850	4,850
Reading Co & Phil & Reading C & I Co gen 1997 4s	24,406	25,000	25,000	25,000
Southern Pacific R R Co 1st rfdg 1955 4s.....	4,878	5,000	4,750	4,750
St Louis Iron Mountain & Southern Ry Co 1933 4s	9,547	10,000	8,800	8,800
Union Pacific R R Co 1st mtg 1947 4s	10,271	10,000	10,200	10,200
United Rys Inv Co 1st col 1926 5s	8,275	10,000	8,600	8,600
Wilmington & Northern R R coll 4s.....	4,900	5,000	5,000	5,000
Laclede Gas Light Co rfdg & exten 1934 5s	9,950	10,000	10,100	10,100
Mutual Term Co of Buffalo 1st mtg 1924 4s..	9,475	10,000	9,500	9,500
Peoria Gas & Electric Co 1st mtg 1923 5s.....	25,265	25,000	24,750	24,750
Selma Lighting Co 1st mtg 1932 5s	9,150	10,000	10,000	10,000
Wilkinsburg & Verona St Ry 1931 5s	10,460	10,000	10,400	10,400
Stocks:				
59 Westinghouse Elec & Mfg Co 2d prf ass'g	2,950	2,950	2,449	2,449
342 Princeton Lumber Co.	3,420	3,420	.....	.....
Totals	$743,756	$750,570	$729,881	$730,907

PHOENIX PREFERRED ACCIDENT INSURANCE COMPANY

DETROIT, MICH.

[Incorporated November 10, 1905; commenced business December 15, 1905]

L. O. CHATFIELD, President W. H. CHATFIELD, Secretary

CAPITAL

Capital paid up in cash, $100,000

INCOME

Net premiums:		
Accident	$120,268 51	
Health	60,133 76	
Total		$180,402 27
Policy fees required or represented by applications		29,116 00
Interest:		
Collateral loans	$27 00	
Bonds	4,432 50	
On deposits	99 96	
Total		4,559 46
From other sources		197 31
Total Income		**$214,275 04**
Ledger Assets December 31, 1908		**128,385 26**
Total		**$342,660 30**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident	$37,765 81	
Health	18,882 90	
Total		$56,648 71
Policy fees retained by agents		29,116 00
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident	$38,364 06	
Health	19,182 02	
Total		57,546 08
Salaries and all other compensation of officers, directors, trustees and home office employees		20,004 40
Salaries, traveling and all other expenses of agents not paid by commissions		7,497 10
Medical examiners' fees and salaries		5,121 97
Rents		6,793 43
State taxes on premiums		2,341 99

Insurance department licenses and fees	$1,003 45
Legal expenses	781 45
Printing and stationery	3,603 98
Postage, telegraph, telephone and express	5,604 14
Furniture and fixtures	534 10
Dividends to stockholders (declared during year, $6,000)	6,000 00
Total Disbursements	**$202,596 80**
Balance	**$140,063 50**

LEDGER ASSETS

Mortgage loans		$225 00
Collateral loans		750 00
Book value of bonds		120,000 00
Deposits in trust companies and banks *not on interest*		8,888 50
Premiums in course of collection:		
	Written on or after Oct. 1	
Accident	$6,667 00	
Health	3,333 00	
		10,000 00
Bills receivable		200 00
Total		**$140,063 50**

NON-LEDGER ASSETS

Interest accrued:		
Mortgages	$4 45	
Bonds	1,682 91	
Collateral loans	1 45	
Total		1,688 81
Gross Assets		**$141,752 31**

DEDUCT ASSETS NOT ADMITTED

Bills receivable	200 00
Total admitted Assets	**$141,552 31**

LIABILITIES

Losses and claims:	**Unadjusted**	
Accident	$3,334 00	
Health	1,666 00	
Total unpaid claims		$5,000 00
Unearned premiums:		
Accident	$2,385 07	
Health	1,192 54	
Total		3,577 61
Commissions due or to become due on business written on or after October 1, 1909:		
Accident	$1,000 00	
Health	500 00	
Total		1,500 00

Salaries, rents and miscellaneous accounts due or accrued		$1,000 00
Taxes due or accrued		2,303 06
Advance premiums at 100 per cent		1,726 43
Total liabilities except capital		**$15,107 10**
Capital	$100,000 00	
Surplus over all liabilities	26,445 21	
Surplus to policyholders		126,445 21
Total Liabilities		**$141,552 31**

EXHIBIT OF PREMIUMS

	Accident	Health
In force December 31, 1908	$5,024 42	$2,512 21
Written or renewed	113,640 92	56,820 46
Totals	$118,665 34	$59,332 67
Expired and cancelled	113,895 19	56,947 60
In force December 31, 1909	$4,770 15	$2,385 07

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)	$698,949 97
Losses paid since organization (less reinsurance)	237,503 18
Cash dividends declared since organization	34,751 09
Company's stock owned by directors at par value	94,600 00
Loaned to stockholders	750 00
Losses and claims incurred during the year (less reinsurance): Accident and health	57,858 71

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident	$7,922 30	$2,565 69
Health	3,961 30	1,282 84
Totals	$11,883 60	$3,848 53

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

State	Amount of principal unpaid
Indiana	$225 00

SCHEDULE OF COLLATERAL LOANS

	Par value	Rate used	Market value	Amount loaned thereon	Interest
Leland Lt & Pr Co bond No. 2 1929 5s	$1,000	....	$1,000	$250	7
				500	6
Totals	$1,000		$1,000	$750	

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
90 City of Detroit blvd 1910–32 3½s	$90,000	$90,000	$90,000	$91,053
10 City of Detroit water 1934 3½s	10,000	10,000	10,000	10,200
5 City of Detroit public imp 1918 3.65s	5,000	5,000	5,000	5,100
15 Onaway Elec L & P Co 1910–23 5s	15,000	15,000	15,000	15,000
Totals	$120,000	$120,000	$120,000	$121,353

THE RIDGELY PROTECTIVE ASSOCIATION

WORCESTER, MASS.

[Incorporated May 10, 1894; commenced business May 14, 1894; reincorporated as a stock company December 26, 1907]

FRANCIS A. HARRINGTON, President AUSTIN A. HEATH, Secretary

CAPITAL

Capital paid up in cash, $100,000

INCOME

Net premiums:		
Accident and health		$240,711 56
Policy fees required or represented by applications		25,067 00
Interest:		
Bonds	$6,558 47	
On deposits	3,796 01	
Total		10,354 48
Sale of stock rights		557 50
From other sources		125 53
Agents' balances previously charged off		44 00
Total Income		**$276,860 07**
Ledger Assets December 31, 1908		**269,038 24**
Total		**$545,898 31**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident	$48,986 19	
Health	84,710 18	
Total		$133,696 37
Investigating and adjusting claims		3,253 00
Policy fees allowed agents		24,717 00
Commissions or brokerage		18,220 67
Salaries and all other compensation of officers, directors, trustees and home office employees		44,743 32
Salaries, traveling and all other expenses of agents not paid by commissions		3,500 50
Rents		1,338 00
State taxes on premiums		3,062 19
Insurance department licenses and fees		1,848 80
All other licenses, fees and taxes		1,735 00
Legal expenses		115 73
Advertising		1,256 06
Printing and stationery		3,186 86
Postage, telegraph, telephone and express		3,790 65
Furniture and fixtures		960 93

Dividends to stockholders (declared during year, $5,000)	$5,000 00
Other disbursements	1,058 46
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds	671 75
Total Disbursements	**$252,155 29**
Balance	**$293,743 02**

LEDGER ASSETS

Book value of bonds	$213,037 75
Cash in company's office	352 88
Deposits in trust companies and banks *on interest*	80,352 39
Total	**$293,743 02**

NON-LEDGER ASSETS

Interest accrued on bonds	3,056 20
Market value of bonds over book value	4,747 25
Total Assets	**$301,546 47**

LIABILITIES

Losses and claims:	Unadjusted and reported	
Accident	$8,096 49	
Health	16,248 45	
Total unpaid claims		$24,344 94
Unearned premiums		12,026 00
Commissions due or to become due		20 20
Salaries, rents and miscellaneous accounts due or accrued		261 19
Taxes due or accrued		3,600 96
Advance premiums at 100 per cent		1,927 96
Remittances pending acceptance		118 35
Total liabilities except capital		**$42,299 60**
Capital	$100,000 00	
Surplus over all liabilities	159,246 87	
Surplus to policyholders		259,246 87
Total Liabilities		**$301,546 47**

EXHIBIT OF PREMIUMS

	Accident and health
In force December 31, 1908	$64,279 00
Written or renewed	240,907 14
Total	$305,186 14
Expired and cancelled	233,030 14
In force December 31, 1909	$72,156 00

GENERAL INTERROGATORIES

Gross premiums received since reorganization (less reinsurance and return premiums)	$469,867 02
Losses paid since reorganization (less reinsurance)	267,013 87
Cash dividends declared since reorganization	5,000 00
Company's stock owned by directors at par value	65,300 00

Losses and claims incurred during the year (less reinsurance):

Accident	$47,376 45	
Health	76,999 53	
Death	11,400 00	
Total		$135,775 98

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident and health	$43,175 00	$22,594 06

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Com of Mass 1936 3½s	$9,400	$10,000	$9,700	$9,700
Town of Athol Mass 1924 4s	3,980	4,000	4,040	4,040
City of Boston Mass 1947 4s	10,000	10,000	10,500	10,500
City of Fall River Mass 1938 4s	13,000	13,000	13,520	14,170
City of Fitchburg Mass 1913 4s	4,937	5,000	5,050	5,050
Town of Franklin Mass 1928 4s	2,978	3,000	3,000	3,000
Town of Franklin Mass 1929 4s	992	1,000	1,000	1,000
City of Haverhill Mass 1926 4s	10,000	10,000	10,300	10,300
City of Lynn Mass 1938 4s	15,000	15,000	15,300	15,300
City of Lynn Mass 1927 4s	5,000	5,000	5,100	5,100
City of Malden Mass 1932 4s	10,000	10,000	10,400	10,400
Town of Manchester Conn 1930 4s	5,000	5,000	5,000	5,000
City of Milwaukee Wis 1917 4s	5,000	5,000	5,050	5,050
City of Newton Mass 1922 3½s	4,734	5,000	4,900	4,900
City of Newton Mass 1927 4s	1,000	1,000	1,030	1,030
City of Newton Mass 1935 4s	4,000	4,000	4,160	4,160
City of Springfield Mass 1917 4s	5,000	5,000	5,100	5,100
City of Worcester Mass 1932 3½s	4,825	5,000	4,800	4,800
Town of Wrentham Mass 1919 4s	1,955	2,000	2,020	2,020
Town of Wrentham Mass 1920 4s	1,953	2,000	2,020	2,020
Boston & Maine R R 1929 4½s	11,000	11,000	11,550	11,550
C B & Q R R Co 1949 3½s	4,375	5,000	4,500	4,500
Ill Cent R R Co 1953 3½s	11,000	11,000	9,790	9,790
Ill Cent R R Co 1951 3½s	2,500	2,500	2,225	2,225
Ia Minn & N W R R 1935 3½s	4,550	5,000	4,600	4,600
N Y N H & H R R R Co 1954 3½s	12,659	13,000	11,180	11,180
N Y N H & H R R R Co 1948 6s	10,000	10,000	13,400	13,400
N Y N H & H R R R Co Harlem & Port Chester div 1954 4s	5,000	5,000	5,050	5,050
Boston Elevated Ry Co Mass 1935 4s	5,000	5,000	5,000	5,000
Boston Elevated Ry Co Mass 1937 4½s	10,000	10,000	10,800	10,800
Boston & No St Ry Co Mass 1954 4s	9,200	10,000	8,900	8,900
Old Colony St Ry Co Mass 1954 4s	9,000	10,000	8,800	8,800
Totals	$213,038	$217,500	$217,785	$218,435

THE STANDARD ACCIDENT INSURANCE COMPANY

DETROIT, MICH.

[Incorporated May 29, 1884; commenced business August 1, 1884]

LEM. W. BOWEN, President — E. A. LEONARD, Secretary

CAPITAL

Capital paid up in cash, $500,000

INCOME

Net premiums:		
Accident	$1,201,607 60	
Health	142,928 63	
Liability	1,049,368 12	
Automobile property damage	31,244 14	
Workmen's collective	34,796 95	
Total		$2,459,945 44
Policy fees required or represented by applications		36,968 00
Interest:		
Mortgage loans	$22,657 96	
Bonds	109,939 66	
On deposits	3,363 90	
Other sources	416 45	
Total		136,377 97
Gross profit on sale or maturity of ledger assets, viz.:		
Real estate	$1,205 33	
Bonds	72 00	
		1,277 33
Total Income		**$2,634,568 74**
Ledger Assets December 31, 1908		**2,864,907 85**
Total		**$5,499,476 59**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident	$395,803 91	
Health	43,705 78	
Liability	360,783 70	
Automobile property damage	4,522 42	
Workmen's collective	18,384 32	
Total		$823,200 13
Investigating and adjusting claims:		
Accident	$6,639 16	
Health	494 66	
Liability	121,717 10	

Automobile property damage	$558 94	
Workmen's collective	568 58	
Total		$129,978 44
Policy fees retained by agents		36,968 00
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident	$300,236 09	
Health	39,377 49	
Liability	226,653 57	
Automobile property damage	7,292 04	
Workmen's collective	7,971 61	
Total		581,530 80
Salaries and all other compensation of officers, directors, trustees and home office employees		117,349 60
Salaries, traveling and all other expenses of agents not paid by commissions		119,506 68
Inspections		16,992 40
Rents		8,635 00
Repairs and expenses on real estate		21 25
Taxes on real estate		66 18
State taxes on premiums		37,713 50
Insurance department licenses and fees		8,952 83
All other licenses, fees and taxes		21,213 52
Advertising		12,852 08
Printing and stationery		20,852 52
Postage, telegraph, telephone and express		17,565 99
Furniture and fixtures		4,327 72
Dividends to stockholders (declared during year, $57,500)		57,500 00
Traveling		4,538 04
Other disbursements		5,237 56
Agents' balances charged off		966 39
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Bonds		6,959 95
Total Disbursements		**$2,032,928 58**
Balance		**$3,466,548 01**

LEDGER ASSETS

Book value of real estate			$5,250 00
Mortgage loans			386,687 00
Book value of bonds			2,559,400 08
Cash in company's office			4,231 10
Deposits in trust companies and banks *not on interest*			99,176 33
Deposits in trust companies and banks *on interest*			50,000 00
Premiums in course of collection:			
	Written on or after Oct. 1	Written before Oct. 1	
Accident	$183,684 25	$13,747 36	
Health	24,992 91	1,810 23	
Liability	115,613 37	8,966 38	
Automobile property damage	6,692 49	473 04	
Workmen's collective	5,648 77	174 70	
Totals	$336,631 79	$25,171 71	361,803 50
Total			**$3,466,548 01**

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages	$5,901 80	
Bonds	23,015 80	
Total		$28,917 60
Market value of bonds over book value		55,764 87
Gross Assets		**$3,551,230 48**

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written before October 1, 1909	25,171 71
Total admitted Assets	**$3,526,058 77**

LIABILITIES

Losses and claims:	Adjusted	Unadjusted and reported	Resisted	Total
Accident	$34,318 25	$133,344 12	$47,350 00	$215,012 37
Health	2,176 43	7,823 57	.....	10,000 00
Automobile property damage	.....	2,587 75	.....	2,587 75
Workmen's collective	369 50	955 36	.....	1,324 86
	$36,864 18	$144,710 80	$47,350 00	$228,924 98

Special reserve for unpaid liability losses	389,215 14	
Additional reserve for liability losses	58,090 43	
Total unpaid claims and loss reserves		$676,230 55
Unearned premiums:		
Accident	$361,247 16	
Health	55,924 35	
Liability	406,920 63	
Automobile property damage	14,738 45	
Workmen's collective	7,802 71	
Total		846,633 30
Commissions due or to become due on business written on or after October 1, 1909:		
Accident	$56,958 43	
Health	8,725 43	
Liability	29,501 40	
Automobile property damage	2,088 05	
Workmen's collective	1,615 54	
Total		98,888 85
Salaries, rents and miscellaneous accounts due or accrued		6,387 25
Taxes due or accrued		47,208 19
Return premiums		15,049 09
Reinsurance		2,207 64
Advance premiums at 100 per cent		4,103 83
Reserve for contingencies		150,000 00
Total liabilities except capital		**$1,846,706 70**
Capital	$500,000 00	
Surplus over all liabilities	1,179,350 07	
Surplus to policyholders		1,679,350 07
Total Liabilities		**$3,526,058 77**

EXHIBIT OF PREMIUMS

	Accident	Health	Liability
In force December 31, 1908	$710,614 11	$104,933 17	$788,648 27
Written or renewed	1,250,362 92	152,227 19	1,134,921 40
Totals	$1,960,977 03	$257,160 36	$1,923,569 67
Expired and cancelled	1,223,944 31	145,311 67	1,092,508 29
Balance	$737,032 72	$111,848 69	$831,061 38
Reinsurance	14,538 40	.....	12,522 27
Net in force December 31, 1909	$722,494 32	$111,848 69	$818,539 11

	Automobile property damage	Workmen's collective
In force December 31, 1908	$3,795 33	$23,973 89
Written or renewed	33,414 08	31,796 37
Totals	$37,209 41	$55,770 26
Expired and cancelled	7,732 51	40,164 84
In force December 31, 1909	$29,476 90	$15,605 42

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)		$26,840,501 53
Losses paid since organization (less reinsurance)		12,323,783 50
Cash dividends declared since organization		410,250 00
Stock dividends declared since organization		250,000 00
Company's stock owned by directors at par value		156,850 00
Losses and claims incurred during the year (less reinsurance):		
Accident	$445,150 44	
Health	48,817 63	
Liability	457,908 75	
Automobile property damage	7,192 61	
Workmen's collective	21,658 24	
Total		980,727 67

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident	$95,343 36	$43,874 80
Health	20,583 25	7,528 48
Liability	227,560 59	74,727 47
Automobile property damage	7,416 53	758 05
Workmen's collective	679 37	.....
Totals	$351,583 10	$126,888 80

SCHEDULE OF REAL ESTATE OWNED, CLASSIFIED BY STATES

State	Book value	Market value
Michigan	$5,250	$1,800

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

State	Amount of principal unpaid
Michigan	$386,687

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Imp Jap 1st series 1925 4½s	$17,486	$20,000	$19,000	$19,000
Imp Jap 2d series 1925 4½s	44,687	50,000	46,500	46,500
United States 1930 2s	50,000	50,000	51,000	51,000
Ada I T water works 1924 5s	15,000	15,000	16,200	16,200
Alva Okla water works 1933 6s	15,600	15,000	17,250	17,250
Arkansas City Kan water 1932 4½s	25,000	25,000	25,000	25,000
Amherst co Va public roads 1927 5s	10,450	10,000	10,300	10,300
Arizona Ter fdg 1953 3s	39,400	45,000	36,900	36,900
Ardmore I T school 1926 5s	20,600	20,000	20,600	20,600
Albuquerque N M sewers 1929 4½s	26,500	25,000	26,250	26,250
Blackwell Okla water 1932 5½s	7,200	7,000	7,000	7,000
Bennettsville S C water works 1948 5s	10,500	10,000	10,500	10,000
Big Rapids Mich rfdg 1926 5s	3,500	3,500	3,710	3,710
Brookhaven Miss wtr and elec light 1928 6s	16,300	15,000	16,500	16,500
Cherryvale Kas rfdg 1925 5s	20,250	20,000	21,200	21,200
Chickasha I T water 9124 5s	19,800	19,000	20,520	20,520
Coalgate I T school 1926 5s	26,730	27,000	27,810	27,810
Coffeyville Kas water 1911 6s	18,500	18,500	18,870	18,870
Clovis N M water works 1939 6s	29,500	25,000	29,000	31,750
Detroit Mich park impt 1930 3½s	3,000	3,000	3,060	3,060
Detroit Mich parks and boulevards 1931 3½s	15,000	15,000	15,300	15,300
Detroit Mich sewers 1922 4s	42,100	40,000	42,400	42,400
Detroit Mich sewers 1918 4s	25,200	25,000	26,250	26,250
Detroit Mich school 1930 3½s	25,000	25,000	25,500	25,500
Detroit Mich school 1931 3½s	15,000	15,000	15,300	15,300
Detroit Mich school 1938 3½s	50,000	50,000	51,000	51,000
Detroit Mich school 1939 3½s	51,900	50,000	51,000	51,000
Detroit Mich water 1935 4½s	16,900	15,000	15,600	15,600
Detroit Mich highway impt 1931 4s	15,800	15,000	14,700	14,700
Detroit Mich school 1936 4½s	5,475	5,000	5,300	5,300
Detroit Mich water works 1931 3½s	20,000	20,000	20,000	20,000
Douglas Ariz sewers 1929 6s	1,096	1,000	1,120	1,120
Douglas Ariz sewers 1930 6s	3,338	3,000	3,390	3,390
Douglas Ariz sewers 1931 6s	3,338	3,000	3,390	3,390
Douglas Ariz sewers 1932 6s	3,338	3,000	3,390	3,390
Douglas Ariz sewers 1933 6s	3,338	3,000	3,420	3,420
Douglas Ariz sewers 1934 6s	3,338	3,000	3,420	3,420
Douglas Ariz sewers 1935 6s	3,338	3,000	3,420	3,420
Douglas Ariz sewers 1936 6s	3,338	3,000	3,450	3,450

	Book value	Par value	Company market value	Department market value
Douglas Ariz sewers 1937 6s	$3,338	$3,000	$3,450	$3,450
Durango Colo water 1918 5s	15,000	15,000	15,000	15,000
Duluth Minn school 1922 5s	10,350	10,000	10,700	10,700
East Lake Ala school 1932 6s	2,000	2,000	2,340	2,340
East Lake Ala school and town hall 1931 6s	18,700	18,000	21,060	21,060
Ensley Ala city hall 1911 6s	10,000	10,000	10,100	10,100
El Paso Tex street and alleys impt 1948 5s	25,950	25,000	25,750	25,750
Ecorse Mich sewers and river road paving 1937 4½s	29,350	29,000	27,840	27,840
Emporia Va impt 1934 5s	10,150	10,000	10,200	10,200
Eddy co N M bridge construction 1939 6s	28,600	24,500	28,114	28,420
Frederick Okla water and sewer 1927 6s	21,200	20,000	22,200	22,200
Flint Mich water works 1934 4s	25,800	25,000	25,000	25,000
Grand Haven Mich sewers 1917 5s	10,000	10,000	10,500	10,500
Grant co N M rfdg 1932 5s	15,250	15,000	15,600	15,600
Hawaii Ter 1921 3½s	50,000	50,000	49,500	49,500
Hamilton co Ohio Elberon ave 1913 4s	25,000	25,000	25,000	25,000
Hammond Ind sewers 1912 5s	1,820	1,820	1,856	1,856
Hammond Ind sewers 1913 5s	3,640	3,640	3,749	3,749
Hammond Ind sewers 1914 5s	3,640	3,640	3,786	3,786
Highland Pk Mich school 1924 4½s	20,700	19,000	20,520	20,330
Hickory N C water sewers etc 1934 5s	20,400	20,000	20,800	20,800
Houghton Mich water 1934 5s	10,400	10,000	10,700	10,700
Houston Tex water 1946 5s	26,750	25,000	27,750	27,750
Iola Kans internal impt 1912 5½s	6,000	6,000	6,060	6,060
Iola Kans internal impt 1913 5½s	6,000	6,000	6,120	6,120
Iola Kans internal impt 1914 5½s	3,000	3,000	3,060	3,060
Jefferson co Ala court house 1919 6s	14,500	14,000	15,540	15,540
Kirkwood Mo water 1922 5s	10,200	10,000	10,700	10,700
Lawton Okla city hall 1923 6s	5,200	5,000	5,600	5,600
Lenoir N C school 1923 6s	10,250	10,000	10,500	10,500
Lincolnton N C school 1918 6s	10,400	10,000	10,700	10,700
Longview Tex S H rfdg 1936 5s	10,700	10,500	11,130	11,130
Marshall Tex sewer 1944 5s	20,150	20,000	20,400	20,400
Medford Ore water works 1926 5s	5,000	5,000	5,200	5,200
Medford Ore water works 1927 5s	10,000	10,000	10,400	10,400
Medford Ore water works 1928 5s	10,000	10,000	10,500	10,500
Menominee Mich school 1910 6s	5,000	5,000	5,150	5,050
Menominee Mich school 1911 6s	5,000	5,000	5,050	5,150
Mesa Ariz union high school dist 1928 6s	27,700	25,000	28,750	28,750
Mobile Ala rfdg 1937 4½s	24,000	25,000	25,250	25,250

	Book value	Par value	Company market value	Department market value
Muskogee I T school 1923 5s	$20,000	$20,000	$23,000	$21,200
New Mexico Ter capitol impt 1937 4s	25,000	25,000	26,000	26,000
Newton Kans water rfdg 1935 5s	20,750	20,000	21,600	21,600
Northville Mich elec light 1929 5s	13,000	12,500	13,750	13,750
Owosso Mich paving 1929 5s	16,850	15,000	16,350	16,500
Pasadena Cal school 1934 4½s	5,080	5,000	5,300	5,300
Pasadena Cal school 1936 4½s	5,080	5,000	5,300	5,300
Pasadena Cal school 1938 4½s	5,080	5,000	5,300	5,300
Pasadena Cal school 1940 4½s	5,080	5,000	5,300	5,300
Pasadena Cal school 1942 4½s	5,080	5,000	5,350	5,350
Pauls Valley I T school 1926 5s	8,000	8,000	8,240	8,240
Perry Okla water works 1931 5½s	7,200	7,000	7,490	7,490
Phoenix Ariz water works 1931 5s	10,550	10,000	10,800	10,800
Phoenix Ariz water works 1931 5s	15,750	15,000	16,350	16,350
Port Arthur Tex schools 1944 5s	18,900	18,000	19,620	19,620
Plymouth Mich water wks 1922 4½s	20,200	20,000	20,400	20,400
Richmond Va 1923 4s	15,100	15,000	15,150	15,150
River Rouge Mich electric light 1933 4½s	20,300	20,000	20,800	20,800
River Rouge Mich water works 1934 4½s	4,100	4,000	4,160	4,160
Saginaw Mich street impt 1910 3½s	3,000	3,000	3,000	3,000
Saginaw Mich street impt 1911 3½s	3,000	3,000	2,970	2,970
Saginaw Mich street impt 1912 3½s	3,000	3,000	2,970	2,970
Saginaw Mich street impt 1913 3½s	3,000	3,000	2,940	2,940
Saginaw Mich street impt 1914 3½s	3,000	3,000	2,940	2,940
Saginaw Mich street impt 1915 3½s	1,000	1,000	970	970
Saginaw Mich street impt 1916 3½s	1,000	1,000	970	970
Saginaw Mich bridge const 1926 3½s	11,956	13,000	12,090	12,090
Saginaw Mich street imp 1916 4s	1,000	1,000	1,000	1,000
Saginaw Mich street imp 1917 4s	7,050	7,000	7,000	7,000
Saginaw Mich street imp 1918 4s	7,050	7,000	7,000	7,000
Salt Lake City Utah gen fund 1914 5s	25,200	25,000	26,000	26,000
Sault Ste Marie Mich bridge 1920 4½s	25,350	25,000	25,750	25,750
Shawnee Okla water wks 1934 5½s	10,500	10,000	11,100	11,100
Seattle Wash wat 1921 5s	25,200	25,000	27,250	27,250
Spokane Wash wat 1914 6s	20,200	20,000	21,400	21,400
Sturgis Mich electric light 1911 4s	5,000	5,000	5,000	5,000
Sunflower co Miss bridge 1916 3½s	5,000	5,000	4,850	4,850
Sunflower co Miss bridge 1932 5s	15,250	15,000	15,600	15,600
Talladega Ala imp rfdg 1938 5s	10,000	10,000	10,000	10,000

	Book value	Par value	Company market value	Department market value
Taos co N M gen co rfdg 1928 5s	$12,500	$12,000	$12,000	$12,000
Teller co Colo school dist No 1 1922 5s	15,000	15,000	15,000	15,000
Temple Ariz schl 1928 5s	16,400	15,000	16,200	15,300
Trinidad Colo water wks 1921 4½s	25,000	25,000	25,000	25,000
Tulsa I T sew and schools 1927 5s	20,700	20,000	21,200	21,200
Union co N M courthouse and jail 1929 6s	25,800	22,000	25,355	27,060
Virginia Century 1991 3s	2,400	2,500	2,325	2,325
Waycross Ga schools paving etc 1936 5s	26,500	25,000	27,000	27,000
Wayne co Mich courthouse 1914 3½s	30,000	30,000	30,000	30,000
Wellington Kas water wks 1920 5s	10,000	10,000	10,000	10,000
Woodlawn Ala fire dept & jail 1928 5s	20,000	20,000	20,000	20,000
Wyandotte Mich water works 1929 4½s	10,700	10,000	10,500	10,500
Detroit Monroe & Toledo Short Line 1933 5s	48,000	50,000	49,500	49,500
Detroit & N W 1921 4½s	24,250	25,000	23,750	23,750
Detroit & Pontiac 1922 5s	10,000	10,000	10,400	10,400
Detroit Toledo & Ironton equip 1915 4½s	14,363	15,000	12,750	12,750
Rapid Ry Detroit Mich 1915 5s	16,000	16,000	15,680	15,680
Santa Fe Prescott & Phoenix 1942 5s	87,600	90,000	99,000	99,000
St L & San Fran equip 1916 5s	24,500	25,000	25,250	25,250
Wabash equip series C 1916 4½s	19,220	20,000	19,600	19,600
Acme Steamship Co W Va 1913 5s	9,000	9,000	9,000	9,000
Acme Steamship Co W Va 1915 5s	16,000	16,000	16,000	16,000
Detroit City Gas Co 1923 5s	71,100	75,000	75,750	75,750
Detroit Edison Co 1933 5s	20,000	20,000	20,200	20,200
Eastern Mich Edison Co 1931 5s	23,750	25,000	23,750	24,500
Edison Sault Electric Co 1925 5s	21,250	25,000	22,750	22,750
Globe Steamship Co Duluth Minn 1913 5s	10,000	10,000	10,000	10,000
Globe Steamship Co Duluth Minn 1915 5s	5,000	5,000	5,000	5,000
Hawgood Steamship Co Cleveland O 1917 5s	8,394	9,000	9,000	9,000
Hawgood Steamship Co Cleveland O 1918 5s	14,832	16,000	16,000	16,000
Idaho Irrigation Co ltd 1921 6s	22,500	25,000	25,000	25,000
Indiana Transptn Co Mich City Ind 1914 5s	5,000	5,000	5,000	5,000
Indiana Transptn Co Mich City Ind 1915 5s	10,000	10,000	10,000	10,000
Indiana Transptn Co Mich City Ind 1916 5s	10,000	10,000	10,000	10,000
Mahoning Steamship Co Cleveland O 1914 5s	10,000	10,000	10,000	10,000
Mahoning Steamship Co Cleveland O 1915 5s	15,000	15,000	15,000	15,000
Ohio Steamship Co Toledo O 1914 5s	10,000	10,000	10,000	10,000
Ohio Steamship Co Toledo O 1915 5s	10,000	10,000	10,000	10,000
Pittsburgh & E Coal Co 1913 5s	995	1,000	1,000	1,000
Pittsburgh & E Coal Co 1916 5s	23,880	24,000	24,000	24,000
Shenango Steamship Co Pittsburg Pa 1919 5s	9,975	10,000	10,000	10,000

	Book value	Par value	Company market value	Department market value
Western Transit Co Tonawanda N Y 1919 5s....	$24,125	$25,000	$25,000	$25,000
Wilkinson Transptn Co of Me 1917 5s	4,816	5,000	5,000	5,000
Wilkinson Transptn Co of Me 1919 5s	4,816	5,000	5,000	5,000
Yosemite Steamship Co Detroit Mich 1912 5s.....	5,000	5,000	5,000	5,000
Yosemite Steamship Co Detroit Mich 1913 5s.....	8,000	8,000	8,000	8,000
Yosemite Steamship Co Detroit Mich 1914 5s.....	2,000	2,000	2,000	2,000
Totals	$2,559,400	$2,541,100	$2,615,165	$2,617,436

THE TITLE GUARANTY AND SURETY COMPANY

SCRANTON, PA.

[Organized February 20, 1901; commenced business April 1, 1901]

LOUIS A. WATRES, President JOHN H. LAW, Secretary

CAPITAL

Capital paid up in cash, $1,000,000

INCOME

Net premiums:		
Surety	$1,062,982 99	
Title	2,495 99	
Total		$1,065,478 98
Interest:		
Mortgage loans	$5,724 25	
Collateral loans	4,193 73	
Bonds	46,332 97	
On deposits	1,439 11	
Other sources	553 80	
Total		58,243 86
Rents		5,200 00
Title department search fees		1,955 53
Exchange		849 28
Premium on capital stock sold		150,000 00
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		700 68
Total Income		**$1,282,428 33**
Ledger Assets December 31, 1908	$1,676,407 13	
Increase of capital	200,000 00	
		1,876,407 13
Total		**$3,158,835 46**

DISBURSEMENTS

Net amount paid policyholders for losses:	
Surety	$186,776 58
Investigating and adjusting claims	45,640 17
Commissions or brokerage, less amount received on return premiums and reinsurance	198,783 84
Salaries and all other compensation of officers, directors, trustees and home office employees	75,254 62
Salaries, traveling and all other expenses of agents not paid by commissions	101,311 91
Rents	6,499 96
Repairs and expenses on real estate	1,871 03
Taxes on real estate	1,037 94
State taxes on premiums	9,087 63
Insurance department licenses and fees	10,971 62
All other licenses, fees and taxes	6,287 50
Legal expenses	500 00

Advertising	$6,669 64
Printing and stationery	18,763 50
Postage, telegraph, telephone and express	18,947 30
Furniture and fixtures	1,755 86
Dividends to stockholders (declared during year, $60,000)	60,000 00
General expenses	2,153 34
Traveling and incidental expenses	6,008 39
Subscriptions to publications	1,274 30
Traveling	1,472 94
Towner rating bureau, etc	4,640 95
Collection fees	29 03
Interest	1,288 52
Title department expenses	2,926 21
Agents' balances charged off	536 05
Total Disbursements	**$770,488 83**
Balance	**$2,388,346 63**

LEDGER ASSETS

Book value of real estate			$97,160 36
Mortgage loans			111,759 89
Collateral loans			65,425 00
Book value of bonds			1,605,773 62
Cash in company's office			7,914 61
Deposits in trust companies and banks *not on interest*			1,750 00
Deposits in trust companies and banks *on interest*			141,696 55
Premiums in course of collection:			
	Written on or after Oct. 1	Written before Oct. 1	
Surety	$228,004 11	$28,757 18	
Title	612 42	.....	
Totals	$228,616 53	$28,757 18	
			257,373 71
Bills receivable			8,503 93
Advances on contracts			59,773 53
Miscellaneous assets			31,180 43
Unlisted assets			35 00
Total			**$2,388,346 63**

NON-LEDGER ASSETS

Interest accrued:		
Mortgages	$1,739 93	
Bonds	9,632 77	
Total		11,372 70
Gross Assets		**$2,399,719 33**

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$8,503 93	
Premiums in course of collection written before October 1, 1909	28,757 18	
Book value of bonds over market value	70,148 52	
Advances on contracts	59,773 53	
Miscellaneous assets	30,616 09	
Total		197,799 25
Total admitted Assets		**$2,201,920 08**

LIABILITIES

	Unadjusted and reported	Resisted	
Losses and claims:			
Surety	$205,873 67	$161,377 96	
Total unpaid claims			$367,251 63
Unearned premiums:			
Surety		$384,656 71	
Title		3,092 78	
Excise risks written in New York State		675 00	
Total			388,424 49
Commissions due or to become due on business written on or after October 1, 1909			41,100 34
Salaries, rents and miscellaneous accounts due or accrued			1,000 00
Taxes due or accrued			2,897 90
Reinsurance			63,602 75
Reserve for premium taxes			12,000 00
Total liabilities except capital			**$876,277 11**
Capital		$1,000,000 00	
Surplus over all liabilities		325,642 97	
Surplus to policyholders			1,325,642 97
Total Liabilities			**$2,201,920 08**

EXHIBIT OF PREMIUMS

	Surety	Title
In force December 31, 1908	$705,299 89	$4,939 69
Written or renewed	1,073,002 40	1,253 38
Totals	$1,778,302 29	$6,193 07
Expired and cancelled	810,073 14	7 50
Balance	$968,229 15	$6,185 57
Reinsurance	198,015 72	.....
Net in force December 31, 1909	$770,213 43	$6,185 57
Amount at risk December 31, 1909	184,622,395 97	.....

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)	$3,648,031 80
Losses paid since organization (less reinsurance)	784,138 95
Cash dividends declared since organization	295,665 00
Company's stock owned by directors at par value	370,600 00
Loaned to stockholders	47,500 00
Losses and claims incurred during the year (less reinsurance): Surety	284,256 23

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Surety	$180,445 99	$7,438 69

SCHEDULE OF REAL ESTATE OWNED, CLASSIFIED BY STATES

State	Book and market value
Pennsylvania	$97,160 36

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

State	Amount of principal unpaid
New York	$52,450 00
Pennsylvania	59,309 89
Total	$111,759 89

SCHEDULE OF COLLATERAL LOANS

	Par value	Rate used	Market value	Amount loaned	Interest
120 American Dental Manufacturing Co	$12,000	25	$3,000	$2,000	6
Assignment of interest in mtg Rocky Glen Water Co	5,000	100	5,000	5,000	6
60 Carbondale Machine Co	6,000	125	7,500		
Youngstown & So Ry Co 1st mtg 1923 5s	5,000	97	4,850	7,350	6
13 Youngstown & So Ry Co	1,300	20	260		
Nordmont Chemical Co 1st mtg 1929 5s	2,000	100	2,000		
White Mills Coal Co 1st mtg 1925 5s	500	95	475	1,500	6
10 International Textbook Co	1,000	135	1,350	975	6
20 Lackawanna Mt. Ice Co	2,000	75	1,500	1,500	6
10 Lackawanna Mt. Ice Co	1,000	75	750	5,000	6
50 Lehigh & Lackawanna Mt Ice Co	5,000	85	4,250		
10 United States Lumber Co	1,000	130	1,300	1,300	6
4 National Lead Co pref	400	110	440		
400 United States Lumber Co	40,000	130	52,000	40,000	6
10 United States Lumber Co	1,000	130	1,300	800	6
Totals	$83,200		$85,975	$65,425	

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Imperial Japanese Govmt loan of 1905 1931 4s	$17,510	$20,000	$17,600	$17,600
United States of Mexico gold dept of 1904 1954 4s	18,975	20,000	19,000	18,800
Atlantic City N J gold school 1938 4½s	10,771	10,000	10,838	10,600
Bergen co N J road impr 1931–34 5s	11,382	10,000	11,412	11,700
Camden City of N J reg pav series AF 1927 4½s	5,331	5,000	5,306	5,300
Cheboygan city of Mich 1929 5s	2,201	2,000	2,264	2,120
Cheboygan city of Mich 1930 5s	5,519	5,000	5,684	5,350
Cheboygan city of Mich 1931 5s	5,535	5,000	5,706	5,350
Cheboygan city of Mich 1933 5s	4,449	4,000	4,598	4,280
Hudson co N J new viaduct 1938 4½s	10,875	10,000	10,838	10,800
Kearney town of N J fndg 1933 5s	11,135	10,000	11,495	11,100
Little Rock town of Iowa 1929 5s	8,194	8,000	9,057	8,480
Mercer co N J road impr 1938 4½s	5,431	5,000	5,419	5,600
N Y city of gold exempt assessment 1919 4s	25,000	25,000	25,000	25,000
Scranton city of Pa st impr 1914 6s	1,881	1,900	1,900	2,052
Scranton city of Pa st impr 1914 6s	2,376	2,400	2,400	2,592
Scranton city of Pa st impr 1914 6s	3,246	3,279	3,279	3,542
Scranton city of Pa st impr 1914 6s	3,366	3,400	3,400	3,672

	Book value	Par value	Company market value	Department market value
Scranton city of Pa st impr 1914 6s	$1,485	$1,500	$1,500	$1,620
Scranton city of Pa st impr 1913 6s	721	729	729	772
Scranton city of Pa st impr 1914 6s	2,505	2,530	2,530	2,733
Scranton city of Pa st impr 1914 6s	4,455	4,500	4,500	4,860
Scranton poor district of Lackawanna co Pa 1914 4s	10,000	10,000	10,000	10,000
Washington Pa school dist 1925–29 4½s	20,637	20,000	21,224	20,360
Atlantic Coast Line R R Co 1st cons mtg 1952 4s	15,300	15,000	14,400	14,400
Augusta Union Station Co 1st mtg principal & int guartd 1953 4s	19,575	20,000	20,000	19,000
B & O R R Co 1st mtg 1948 4s	25,854	25,000	25,000	24,750
B & O R R Co P Jct & M D 1st mtg 1925 3½s	9,250	10,000	9,300	9,000
Brooklyn Rapid Transit 1st ref mtg 2002 4s	18,874	20,000	17,400	17,400
Canadian No Ry equip 1917 4½s	9,800	10,000	9,800	9,700
Chesapeake & O Ry Co gen mtg 1992 4½s	21,485	20,000	20,600	20,600
Cent Pac Ry Co 1st ref mtg P & I guartd by So Pac Ry Co 1949 4s	20,223	20,000	19,400	19,400
Cent Pac Ry Co Through Shore Line 1st mtg principal & int guartd by So Pac Ry Co 1954 4s	19,800	20,000	18,400	18,400
Chicago & Alton Ry Co 1st lien 1950 3½s	16,100	20,000	15,000	15,000
Chicago Cinci & L Ry Co gen & ref mtg 1953 4½s	10,375	10,000	5,000	4,000
C R I & Pac Ry Co col trust series P 1918 4s	24,638	25,000	23,250	23,250
C C C & St L Ry Co gen mtg 1993 4s	10,235	10,000	9,700	9,700
Dawson Ry & Coal Co 1st mtg & col trust 1951 5s	15,145	15,000	15,000	14,700
Denver & Rio Gr R R Co 1st cons mtg 1936 4s	10,049	10,000	9,500	9,500
Detroit & N W Ry Co 1st mtg principal & Int guartd by Detroit U Ry Co 1921 4½s	9,850	10,000	9,900	9,500
East Liverpool Ohio Ry Co 1st mtg 1917 5s	15,810	15,500	15,500	14,725
East Liverpool Traction & Light 1st mtg 1925 5s	24,375	25,000	23,750	22,500
Erie Railroad Co prior lien 1996 4s	20,369	20,000	17,400	17,400
Illinois Central R R Co purchase lien 1952 3½s	22,406	25,000	22,500	22,250
Indianapolis Northern Trac- Co 1st mtg 1932 5s Principal and in guar by Union Traction Co Co of Indiana.	9,750	10,000	9,800	9,100
Galv'ton Har'sburg & San Antonio Ry Mex & Pac Extension 1931 5s	11,300	10,000	10,900	10,800
Hudson & Manhattan R R Co 1st mtg con 1957 4½s	25,000	25,000	25,000	20,750
Kanawha & West Va R R Co 1st mtg 1955 5s Principal and int guar by Blue Creek Iorn & Land Co.	25,000	25,000	25,000	24,500

	Book value	Par value	Company market value	Department market value
Kansas City & Pacific R R Co 1st mtg 1990 4s.... Principal and int guar by Missouri Kans & Tex Ry Co.	$9,625	$10,000	$9,200	$9,200
Lehigh Valley R R Co gen con mtg 2003 4s.....	48,742	50,000	49,000	48,500
Metropolitan St Ry Co gen mtg & col trust 1997 5s	23,200	20,000	16,000	16,000
Minn & S Louis Ry Co 1st & ref mtg 1949 4s....	9,613	10,000	8,300	8,300
Minn St Paul & Sault Ste Marie Ry Co 1938 4s..	25,075	25,000	25,000	24,750
Mississippi Cent R R Co 1st mtg 1945 5s..... Principal and int guar by U S Lumber Co.	24,600	27,500	26,950	26,125
Mo Kan & Okla R R Co 1st mtg 1942 5s..... Principal and int guar by Mo Kans & Tex Ry Co.	11,113	10,000	10,700	10,700
Mobile & Ohio R R Co 1st mtg 1927 6s.....	18,405	15,000	18,150	18,150
New Mex R R & Coal Co 1st con mtg & col trust 1951 5s	91,840	100,000	97,000	97,000
N Y N H & H R R Co debs 1955 4s	10,650	10,000	10,700	9,700
Norfolk & Western Ry Co 1st con mtg 1990 4s...	10,181	10,000	9,800	9,800
Northern Pacific Ry Co prior lien ry and land grant 1997 4s.....	26,276	25,000	25,500	25,750
Norfolk & Western div 1st lien and gen mtg 1944 4s	18,875	20,000	18,600	18,600
Ohio Connecting Ry Co 1st mtg 1943 4s..... Principal and int guar by Pennsylvania Co.	10,425	10,000	10,000	10,200
Oregon Short Line R R Co ref mtg 1929 4s.....	24,000	25,000	23,750	23,750
Pa R R Co gold con 1915 3½s	24,156	25,000	24,250	24,250
Portland Ry Co 1st & ref mtg 1930 5s.....	19,800	20,000	20,000	19,600
Reading Co gen mtg 1997 4s	25,781	25,000	25,000	25,000
St Louis & San Francisco R R Co equip note series L 1916 5s.....	10,300	10,000	10,300	10,100
Tex & Pac Ry Co 1st mtg 2000 5s	12,350	10,000	11,100	11,100
Toledo Ter R R Co 1st mtg gold 1957 4½s....	19,600	20,000	19,600	19,000
Union Pacific R R Co 1st mtg R R & land grant 1947 4s	20,975	20,000	20,200	20,400
Wis Cent Ry Co 1st gen mtg 1949 4s.....	23,938	25,000	23,500	23,500
Youngstown & Southern R R Co 1st mtg 1923 5s.	5,820	6,000	5,820	5,100
Central Leather Co 1st lien 1925 5s	9,964	10,000	9,900	9,900
City Water Co of East St Louis and Granite City Ill 1st mtg 1945 5s.... Principal and int guar by Amer Water Works and Gty Co Pittsburg.	19,500	20,000	20,000	20,000
Colorado Industrial Co con series A 1934 5s..... Principal and int guar by Colorado Fuel & Iron Co.	20,813	20,000	16,800	16,600
(40 Colorado Fuel & Iron Co com)	.....	4,000	2,000	2,000

	Book value	Par value	Company market value	Department market value
North Mountain Water Supply Co 1st mtg 1933 5s . . . . . Principal and int guar by Springbrook Water Co.	$21,000	$20,000	$21,000	$21,200
Passaic Steel Co 1st mtg 1952 5s	22,750	25,000	12,500	3,750
Penn Coal & Coke Co con 1st & colat trust mtg 1953 5s	176,400	181,000	135,750	68,780
(150 Penn Coal & Coke Co pfd)	. . . . .	15,000	150	450
(75 Penn Coal & Coke Co com)	. . . . .	7,500	75	75
Scranton Gas & Water Co deb series 1905 1935 5s	40,300	40,000	40,400	40,400
Shreveport Water Works Co con mtg 1943 5s... Principal and int guar by Amer Water Works & Guar Co Pittsburg.	9,750	10,000	10,000	10,000
Spring Brook Water Supply Co 1st mtg gold 1926 5s	26,250	25,000	26,250	26,250
Tidewater Co 1st lien guar gold note 1913 6s.....	10,162	10,000	10,200	10,200
Washington N C Light & Water Co 1st mtg 1932 5s	95,000	100,000	100,000	100,000
West End Colliery Co 1st mtg 1913 5s.....	25,000	25,000	25,000	24,750
Totals.	$1,605,774	$1,645,738	$1,535,625	$1,442,538

THE TRAVELERS INDEMNITY COMPANY

HARTFORD, CONN.

[Organized March 25, 1903; commenced business May 12, 1906]

SYLVESTER C. DUNHAM, President JOHN L. WAY, Secretary

CAPITAL

Capital paid up in cash $500,000

INCOME

Net premiums:		
Accident	$15,705 47	
Health	1,837 88	
Liability	258 80	
Steam boiler	104,427 45	
Fly wheel	9,839 00	
Automobile property damage	146,827 37	
Total		$278,895 97
Inspections		108 20
Interest:		
Mortgage loans	$18,682 75	
Collateral loans	2,577 40	
Bonds and stocks	9,918 11	
On deposits	689 46	
Total		31,867 72
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds	$1,133 75	
Stocks	1,508 32	
		2,642 07
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds (including $430.50 for accrual of discount)		430 50
Total Income		**$313,944 46**
Ledger Assets December 31, 1908		**719,594 74**
Total		**$1,033,539 20**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident	$506 82	
Health	80 28	
Steam boiler	6,532 78	
Fly wheel	907 86	
Automobile property damage	36,407 90	
Total		$44,435 64

Investigating and adjusting claims:		
Accident	$4 27	
Health	40	
Steam boiler	1,349 00	
Fly wheel	182 57	
Automobile property damage	8,005 10	
Total		$9,541 34
Commission or brokerage, less amount received on return premiums and reinsurance:		
Accident	$4,751 45	
Health	518 95	
Steam boiler	20,204 92	
Fly wheel	1,129 97	
Automobile property damage	27,138 57	
Total		53,743 86
Salaries and all other compensation of officers, directors, trustees and home office employees		12,187 44
Salaries, traveling and all other expenses of agents not paid by commissions		16,521 45
Inspections		54,006 27
Rents		3,444 80
State taxes on premiums		2,782 25
Insurance department licenses and fees		2,344 50
All other licenses, fees and taxes		6,621 30
Legal expenses		94 90
Advertising		1,099 26
Printing and stationery		3,223 58
Postage, telegraph, telephone and express		1,606 68
Furniture and fixtures		63 31
Other disbursements		210 22
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Bonds (including $477.70 for amortization of premiums)	$477 70	
Stocks	1,508 32	
		1,986 02
Total Disbursements		**$213,912 82**
Balance		**$819,626 38**

LEDGER ASSETS

Mortgage loans		$402,230 00
Collateral loans		48,500 00
Book value of bonds, $271,666.20 less $47.20 for amortization, and stocks, $26,289.87		297,908 87
Cash in company's office		1,610 84
Deposits in trust companies and bank *on interest*		27,651 35
Premiums in course of collection:		

	Written on or after Oct. 1	Written before Oct. 1	
Accident	$2,129 90	.....	
Health	355 17	.....	
Steam boiler	14,587 06	$1,553 92	
Fly wheel	520 95	— 63 84	
Automobile property damage	20,375 59	2,266 57	
Totals	$37,968 67	$3,756 65	41,725 32
Total			**$819,626 38**

NON-LEDGER ASSETS

Interest accrued:		
Mortgages	$3,422 78	
Bonds	3,920 84	
Collateral loans	707 50	
Total		$8,051 12
Market value of bonds and stocks over book value		2,960 13
Gross Assets		**$830,637 63**

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written before October 1, 1909	$3,756 65	
Outstanding premiums estimated not taken or returned	5,713 06	
Total		9,469 71
Total admitted Assets		**$821,167 92**

LIABILITIES

Losses and claims:	Adjusted and reported	Resisted	Total
Accident	$330 00		$330 00
Health	131 25		131 25
Steam boiler	1,265 00	$650 00	1,915 00
Fly wheel	2,400 00		2,400 00
Automobile property damage	12,216 38		12,216 38
	$16,342 63	$650 00	$16,992 63

Special reserve for unpaid liability losses	302 40	
Special reserve for unpaid liability losses, property damage	5,222 64	
Total unpaid claims and losses reserves		$22,517 67
Unearned premiums:		
Accident	$7,258 12	
Health	820 72	
Liability	129 40	
Steam boiler	107,633 23	
Fly wheel	13,537 56	
Automobile property damage	65,603 20	
Total		194,982 23
Commissions due or to become due on business written on or after October 1, 1909:		
Accident	$543 12	
Health	71 04	
Steam boiler	2,851 77	
Fly wheel	101 85	
Automobile property damage	3,983 43	
Total		7,551 21
Salaries, rents and miscellaneous accounts due or accrued		6,583 64
Taxes due or accrued		7,699 36
Return premiums		288 88
Advance premiums at 100 per cent		1,708 06
Total liabilities except capital		**$241,331 05**

Capital	$500,000 00	
Surplus over all liabilities	79,836 87	
Surplus to policyholders		$579,836 87
Total Liabilities		**$821,167 92**

EXHIBIT OF PREMIUMS

	Accident	Health	Liability
In force December 31, 1908	$9,590 28	$638 45	$456 20
Written or renewed	16,955 07	2,245 90	258 80
Totals	$26,545 35	$2,884 35	$715 00
Expired and cancelled	12,186 61	1,242 91	456 20
In force December 31, 1909	$14,358 74	$1,641 44	$258 80

	Steam boiler	Fly wheel	Automobile property damage
In force December 31, 1908	$151,143 36	$17,922 70	$45,213 51
Written or renewed	115,261 92	17,040 64	180,704 40
Totals	$266,405 28	$34,963 34	$225,917 91
Expired and cancelled	63,510 00	7,593 60	94,720 25
Balance	$202,895 28	$27,369 74	$131,197 66
Reinsurance	650 07	2,742 65	.....
Net in force December 31, 1909	$202,245 21	$24,627 09	$131,197 66

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)		$524,384 12
Losses paid since organization (less reinsurance)		65,614 10
Company's stock owned by directors at par value		4,500 00
Losses and claims incurred during the year (less reinsurance):		
Accident	$776 82	
Health	124 03	
Steam boiler	6,307 78	
Fly wheel	3,307 86	
Automobile property damage	48,624 28	
Total		59,140 77

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident	$3,070 77	$106 41
Health	337 50	.....
Steam boiler	14,663 45	1,612 38
Fly wheel	2,298 73	.....
Automobile property damage	34,514 42	10,026 75
Totals	$54,884 87	$11,745 54

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

State	Amount of principal unpaid
Connecticut	$402,230

SCHEDULE OF COLLATERAL LOANS

	Par value	Rate used	Market value	Amount loaned	Interest
100 Union Pacific R R Co com	$10,000	204	$20,400	$7,000	5
75 Ætna Insurance Co	7,500	350	26,250	20,000	4½
12 Smyth Mfg Co	1,200	214	2,568		
10 Adams Express Co	1,000	240	2,400		
17 N Y N H & H R R Co	1,700	158	2,686	4,000	5
9 Conn Western Ry Co	900	40	360		
Ia Cent R R Co ref mtg 1951 4s	3,000	76	2,280		
St Paul Minn Gas Light Co 1944 5s	3,000	96	2,880	10,000	5
St Paul Minn Union Stock Yards Co 1916 5s	10,000	85	8,500		
Dakota Central Telephone Co 1915 5s	10,000	90	9,000	7,500	5
Totals	$48,300		$77,324	$48,500	

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Company market value	Department market value
Republic of Cuba Exterior loan 1944 5s	$25,650	$25,000	$25,750	$25,750
Canada Southern R R 2d mtg 1913 5s	5,150	5,000	5,050	5,050
Chi Burlington & Quincy Iowa div 1st mtg 1919 4s	19,950	20,000	20,000	20,000
Chi & Eastern Ill R R Co equip 1913 4½s	25,000	25,000	25,000	24,750
Chi Rock Island & Pacific Ry Co. 1912 4½s	997	1,000	990	990
Chi Rock Island & Pacific Ry Co 1912 4½s	997	1,000	990	990
Chi Rock Island & Pacific Ry Co 1913 4½s	3,000	3,000	2,970	2,970
Chi Rock Island & Pacific Ry Co 1915 4½s	995	1,000	990	990
Chi Rock Island & Pacific Ry Co 1915 4½s	1,990	2,000	1,980	1,980
Chi Rock Island & Pacific Ry Co 1915 4½s	4,000	4,000	3,960	3,960
Chi Rock Island & Pacific Ry Co 1916 4½s	1,000	1,000	990	990
Chi Rock Island & Pacific Ry Co 1916 4½s	992	1,000	990	990
Chi Rock Island & Pacific Ry Co. 1917 4½	11,000	11,000	10,780	10,780
Delaware & Hudson Co equip lien 1922 4½s	29,775	30,000	30,600	30,600
Lake Shore & Mich Southern Ry Co debs 1931 4s	18,875	20,000	19,000	19,000
N Y Central Lines equip trust notes 1917 5s	2,093	2,000	2,100	2,100
N Y Central Lines equip trust notes 1916 5s	18,745	18,000	18,720	18,720
New York New Haven & Hartford debs 1914 4s	24,125	25,000	24,750	24,750
New York New Haven & Hartfd con debs 1948 6s	18,994	15,000	20,100	20,100
Pennsylvania R R Co conv 1915 3½s	9,525	10,000	9,700	9,700
Southern Ry Co 1st cons mtg 1994 5s	11,662	10,000	11,200	11,200
Vicksburg & Meridian R R Co 1st mtg 1921 6s	5,775	5,000	5,600	5,600
Southern New England Tel Co 1s mtg 1948 5s	31,375	30,000	33,900	33,900
Stocks:				
50 N Y N H & H R R Co 25% paid	1,846	1,250	1,850	2,713
400 Pennsylvania R R Co	24,444	20,000	27,400	27,400
Totals	$297,956	$286,250	$305,360	$305,973

THE TRAVELERS INSURANCE COMPANY*

Accident Department

HARTFORD, CONN.

[Incorporated June 17, 1863; commenced business April 1, 1864]

SYLVESTER C. DUNHAM, President LOUIS F. BUTLER, Secretary

CAPITAL

Capital paid up in cash, $2,000,000

INCOME

Net premiums:		
Accident	$3,542,238 61	
Health	457,632 50	
Liability	5,236,370 52	
Workmen's collective	35,297 63	
Total		$9,271,539 26
Interest:		
Collateral loans	$37,873 45	
Bonds and stocks	555,168 68	
On deposits	20,263 91	
Other sources	665 33	
Total		613,971 37
Profit and loss		82 50
Liquidation of Montrose and Delta Land Co. of Colorado		26,568 95
Agents' balances previously charged off		1,200 59
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		73 50
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds (including $40,982.85 for accrual of discount)		40,982 85
Total Income		**$9,954,419 02**
Ledger Assets December 31, 1908		**14,120,412 48**
Total		**$24,074,831 50**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident	$1,146,881 71	
Health	148,010 54	
Liability	1,955,376 22	
Workmen's collective	12,213 12	
Total		$3,262,481 59
Matured endowments and surrender values under accident policies		19,406 07

* For statement of Life Department, see Part II of Department Report.

Investigating and adjusting claims:		
Accident	$58,829 89	
Health	7,118 47	
Liability	931,570 34	
Total		$997,518 70
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident	$953,914 05	
Health	107,331 82	
Liability	1,024,298 19	
Workmen's collective	3,202 16	
Total		2,088,746 22
Salaries and all other compensation of officers, directors, trustees and home office employees		316,778 14
Salaries, traveling and all other expenses of agents not paid by commissions		430,738 65
Salaries, traveling and all other expenses of pay roll auditors.		88,071 44
Medical examiners' fees and salaries		28,535 31
Inspections		148,067 87
Rents		114,984 12
Taxes on capital stock		71,900 00
State taxes on premiums		127,300 06
Insurance department licenses and fees		14,639 84
All other licenses, fees and taxes		5,619 83
Legal expenses		3,833 11
Advertising		36,069 79
Printing and stationery		56,195 56
Postage, telegraph, telephone and express		64,141 73
Furniture and fixtures		20,651 08
Dividends to stockholders (declared during year, $650,000)		400,000 00
Heat		4,712 63
Light		2,800 69
Wages and necessary expenses for maintenance of home office building		16,718 25
Newspapers, periodicals and books		3,570 42
Exchange		1,300 00
Miscellaneous		7,330 26
Profit and loss		3,944 86
Agents' balances charged off		781 63
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds		4,599 56
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Bonds (including $57,321.79 for amortization of premiums).		216,696 79
Total Disbursements		**$8,558,134 20**
Balance		**$15,516,697 30**

LEDGER ASSETS

Collateral loans	$558,476 53
Book value of bonds, $9,697,333.94 less $175,713.94 for amortization, and stocks $3,497,156.01	13,018,776 01
Cash in company's office	6,000 00
Cash in branch offices	60,616 06
Deposits in trust companies and banks *not on interest*	268,455 80
Deposits in trust companies and banks *on interest*	519,339 97

Premiums in course of collection:

	Written on or after Oct. 1	Written before Oct. 1	
Accident	$303,250 11	$6,234 17	
Health	47,235 39	1,958 24	
Liability	591,076 61	83,309 34	
Workmen's collective	3,035 22	.....	
Totals	$944,597 33	$91,501 75	
			$1,036,099 08
Bills receivable			22,036 21
Agents ledger balances			26,897 64
Total			**$15,516,697 30**

NON-LEDGER ASSETS

Interest accrued:		
Bonds	$140,228 77	
Collateral loans	8,541 43	
Other assets	2,375 00	
Total		151,145 20
Market value of bonds and stocks over book value		532,293 99
Gross Assets		**$16,200,136 49**

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$22,036 21	
Agents' ledger balances	26,897 64	
Premiums in course of collection written before October 1, 1909	91,501 75	
Outstanding premiums estimated, not taken and returned	143,899 60	
Travelers Indemnity Company stock owned	664,800 00	
Loaned on Ætna Life Insurance Company stock	38,105 00	
Total		987,240 20
Total admitted Assets		**$15,212,896 29**

LIABILITIES

Losses and claims	Adjusted	Unadjusted and reported	Resisted	Total
Accident	$10,765 71	$208,155 46	$70,180 00	$289,101 17
Health	2,973 31	30,399 91	.....	33,373 22
Workmen's collective	.....	18,405 54	.....	18,405 54
	$13,739 02	$256,960 91	$70,180 00	$340,879 93

Special reserve for unpaid liability losses	3,354,606 43	
Additional unpaid liability losses	1,065,792 57	
Total unpaid claims and loss reserves		$4,761,278 93
Unearned premiums:		
Accident	$1,811,778 99	
Health	198,828 71	
Liability	1,929,566 47	
Workmen's collective	5,486 14	
Total		3,945,660 31

Commissions due or to become due on business written on or after October 1, 1909:		
Accident	$77,328 78	
Health	9,447 08	
Liability	115,555 48	
Workmen's collective	573 66	
Total		$202,905 00
Salaries, rents and miscellaneous accounts due or accrued		108,804 76
Taxes due or accrued		188,409 00
Dividends due stockholders		250,000 00
Advance premiums at 100 per cent		17,686 54
Reserve accident excess limit		16,786 81
Reserve accident contingent fund		157,513 63
Reserve accident on accumulations		123,094 22
Reserve liability excess limit		41,012 54
Total liabilities except capital		**$9,813,151 74**
Capital	$2,000,000 00	
Surplus over all liabilities	3,399,744 55	
Surplus to policyholders		5,399,744 55
Total Liabilities		**$15,212,896 29**

EXHIBIT OF PREMIUMS

	Accident	Health
In force December 31, 1908	$2,741,894 25	$361,358 71
Written or renewed	3,926,219 84	535,531 72
Totals	$6,668,114 09	$896,890 43
Expired and cancelled	3,793,456 98	495,759 01
Balance	$2,874,657 11	$401,131 42
Reinsurance	28,253 36	4,537 50
Net in force December 31, 1909	$2,846,403 75	$396,593 92

	Workmen's collective	Liability
In force December 31, 1908	$10,599 30	$3,507,409 99
Written or renewed	34,392 85	5,329,240 12
Totals	$44,992 15	$8,836,650 11
Expired and cancelled	34,019 87	4,989,399 22
In force December 31, 1909	$10,972 28	$3,847,250 89

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)		$117,041,502 46
Losses paid since organization (less reinsurance)		45,871,337 30
Cash dividends declared since organization		4,583,000 00
Stock dividends declared since organization		600,000 00
Company's stock owned by directors at par value		175,300 00
Loaned to officers and stockholders		233,700 00
Losses and claims incurred during the year (less reinsurance):		
Accident	$1,218,115 82	
Health	159,497 12	
Liability	2,285,245 67	
Workmen's collective	29,336 16	
Total		3,692,194 77

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident	$510,845 67	$122,564 90
Health	99,817 17	34,427 16
Liability	1,538,286 77	764,040 95
Workmen's collective	6,029 69	3,267 53
Totals	$2,154,979 30	$924,300 54

SCHEDULE OF COLLATERAL LOANS

		Par value	Rate used	Market value	Amount loaned	Interest
4	Eagle Lock Co $25	$100	75	$300	$200	5
6	So New England Telephone Co	600	125	750	250	5
20	Hartford Trust Co	2,000	250	5,000		
36	Phoenix Insurance Co	3,600	290	10,440	15,000	5
72	So New England Telephone Co	7,200	125	9,000		
19	N Y N H R R Co	1,900	158	3,002		
25	Nat Bank of Commerce N Y	2,500	200	5,000		
10	Hartford Steam Boiler Insp & Ins Co	1,000	250	2,500	3,600	5
25	City Nat Bank Anniston Ala	2,500	140	3,500		
30	Anniston Banking & Loan Co	3,000	125	3,750	4,000	5
50	National Fire Insurance Co	5,000	440	22,000	10,000	5–4½
65	Guar Title & Trust Co Cleveland O	6,500	75	4,875	3,813	5
168	Guar Title & Trust Co Cleveland O	16,800	75	12,600	7,500	4½
8	Life policies of this Co assigned	36,000	Value	20,242	11,910	5
125	Hartford Electric Light Co	12,500	210	26,250	20,000	5–4½
50	Cleveland Savings & Loan Co	5,000	120	6,000	5,000	5
20	Union Nat Bank Cleveland Ohio	2,000	170	3,400		
100	Lowry National Bank, Atlanta Ga	10,000	190	19,000	15,000	5
	First mtgs assigned to Company	80,510	100	80,510	40,000	5
70	Ætna Life Ins Co Hartford Conn	7,000	520	36,400	12,000	5
	Mtg on Real Estate Brainerd Minn	15,000	100	15,000	10,000	5
	Hartford City Gas Lt Co 1935 4s	100,000	99	99,000	85,000	4½
2,500	Phoenix Nat Bank New York par $20	50,000	180	90,000	50,000	4½
	Aurora Elgin & Chic Ry Co 1941 5s	5,000	100	5,000		
25	N Y C & H R R Co	2,500	125	3,125	3,853	5
5	Citizens Cent National Bank N Y	500	160	800		
260	Union Trust Co Providence R I	26,000	160	41,600	67,500	3
1,000	Starkweather & Shepley Incorp	100,000	100	100,000		
100	Union Pacific Railway Co com	10,000	204	20,400	20,000	4½
100	Southern Pacific Co	10,000	137	13,700		
10	Nat Fire Ins Co Hartford Conn	1,000	440	4,400		
66	Ætna Insurance Co Hartford Conn	6,600	350	23,100		
1	Phoenix Ins Co Hartford Conn	100	290	290		
33	Conn Fire Ins Co Hartford Conn	3,300	325	10,725		
15	Hartford Fire Ins Co Hartford Conn	1,500	660	9,900		
	New Haven Conn City 1918 3½s	1,000	96	960	25,000	4½
	New Haven Conn City 1919 3½s	5,000	96	4,800	25,000	4½
	New Haven Conn City 1922 3½s	2,000	95	1,900		
	Des Moines Ia Elec Co 1938 5s	5,000	97	4,850		
	Trenton N J Gas & Elec Co 1949 5s	2,000	105	2,100		
	Chesa & Ohio Ry Co 1989 4s	1,000	99	990	750	5
	Dayton Ohio Lighting Co 1937 5s	5,000	95	4,750	2,500 1,000	-
30	Hartford Fire Insurance Co	3,000	660	19,800	10,000	5–4½
11	Ætna Insurance Co	1,100	350	3,850	2,300	5
40	Ætna Life Insurance Co	4,000	520	20,800	14,000	5
4	Ætna Insurance Co	400	350	1,400	1,100	5
1	Phoenix Insurance Co	100	290	290		
	N Y N H & H R R Co 1956 3½s	9,000	101	9,090		
	N Y N H & H R R Co 1948 6s	8,000	134	10,720	19,000	4½
13	C M & St Paul R R Co pref	1,300	172	2,236		
5	N Y N H & H R R Co	500	158	790	700	5
	Mississippi Cent R R Co 1949 5s	27,000	95	25,650		
	N Y N H & H R R Co 1948 6s	5,000	134	6,700		
12	Broad Brook Co $25	300	27	324		
20	Phoenix Insurance Co	2,000	290	5,800		
3	Hartford Fire Insurance Co	300	660	1,980	50,000	5
6	Farmers & Mechanics Nat Bank	600	110	660		
100	Minn St P & Sault Ste Marie R R Co pref	10,000	156	15,600		
10	Hartford Electric Light Co	1,000	210	2,100		
21	Ætna Life Insurance Co	2,100	520	10,920		
50	Hartford Electric Light Co	5,000	210	10,500	15,000	4½
19	Ætna Life Insurance Co	1,900	520	9,880		
5	Hartford Electric Light Co	500	210	1,050	7,500	5½
	Totals	$641,310		$892,049	$558,477	

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Company market value	Department market value
U S of Mexico 1954 4s. . .	$136,250	$146,000	$136,817	$137,240
Hamblen Tenn 1912 6s...	15,000	15,000	15,000	15,600
Lucas O 1944 4s	51,000	50,000	50,000	50,500
Rio Grande Colo 1919 4s.	8,500	8,500	8,500	7,565
Bastrop Tex 1922 6s.....	15,525	15,000	15,110	15,300
Cartersville Ga 1923 5s...	24,375	25,000	24,591	25,500
Dalton Ga 1913 6s.....	6,575	7,500	7,500	7,875
Durham N C 1928 6s....	58,000	50,000	56,134	61,000
East Chicago Ind school 1915 5s	24,200	24,000	24,000	24,960
El Paso Tex 1948 5s.....	53,025	50,000	52,889	51,500
Fort Worth Tex rfd 1941 4s	17,980	16,000	16,000	15,520
Fort Worth Tex school 1949 4½s	51,000	50,000	50,981	51,000
Hartford Conn Northwest S D 1938 4s	100,050	100,000	100,000	102,000
Hartford Conn Washington S D 1932 4s	100,250	100,000	100,000	102,000
Howard Kan 1910 8s.....	20,442	24,000	24,000	24,000
Los Angeles Cal wtr wks 1923 4½s	23,715	23,000	23,677	24,150
Los Angeles Cal wtr wks 1925 4½s	22,746	22,000	22,713	23,320
Los Angeles Cal wtr wks 1926 4½s	5,176	5,000	5,170	5,300
Los Angeles Cal wtr wks 1931 4½s	10,368	10,000	10,352	10,700
Los Angeles Cal wtr wks 1932 4½	57,073	55,000	56,995	58,850
Los Angeles Cal wtr wks 1941 4½s	36,554	35,000	36,519	38,150
Los Angeles Cal school dist 1915 4s	18,000	18,000	18,000	18,000
Los Angeles Cal school dist 1927 4s	1,000	1,000	1,000	1,000
Los Angeles Cal school dist 1928 4s	1,000	1,000	1,000	1,000
Los Angeles Cal school dist 1938 4s	1,000	1,000	1,000	1,000
New York N Y 1957 4s..	101,750	100,000	101,730	100,000
Ogden U schl dist 1928 4s	28,493	20,000	28,508	28,420
Ogden U water 1929 4½s.	52,710	50,000	52,624	52,500
Paw Paw Kan 1910 8s...	6,813	8,000	8,000	8,000
Reidsville N C 1921 6s...	25,000	25,000	25,000	27,750
Richmond Va 1920 4s....	30,938	30,000	30,408	30,300
Richmond Va 1927 4s....	22,440	24,000	22,847	24,240
Salisbury N C 1921 5s...	25,086	30,000	28,588	30,300
Winston N C 1913 6s....	35,396	33,000	33,766	34,320
Winston N C 1928 6s....	17,199	16,000	16,946	18,720
Albany & Susque con D & H 1946 3½s	7,000	7,000	7,000	7,070
Atchison Topeka & S Fe 1928 4s	235,000	250,000	237,647	242,500
Baltimore & O 1925 3½s.	183,000	200,000	184,064	186,000
Bangor & Aroostook 1st mtg 1943 5s	65,672	55,000	64,760	61,600
Bangor & Aroostook V B ex 1943 5s	58.625	50,000	57,892	53,500
Bangor & Aroostook Piscat div 1943 5s	14,340	12,000	14,127	12,960
Bangor & Aroostook con rfd mtg 1951 4s.....	95,000	100,000	95,247	84,000
Boston & M 1929 4½s.	366,625	350,000	365,961	367,500
Buffalo & Susque 1913 5s	56,082	60,000	57,559	58,800
Buffalo & Susque 1914 5s	9,278	10,000	9,513	9,800
Buffalo & Susque 1915 5s	27,500	30,000	28,160	29,400
Canadian Northern 1917 4½s	87,980	100,000	90,428	97,000
Canadian Northern 1916 4½s	48,700	50,000	48,753	48,500
Canada Southern 1913 5s	267,191	250,000	256,449	252,500
Chesapeake & O 1939 5s.	226,806	200,000	226,233	228,000
Chicago & Alton 1949 3s.	90,000	100,000	90,864	75,000
Chicago B & Q 1949 3½s	41,886	50,000	42,249	45,000
Chicago B & Q 1919 4s..	147,750	149,000	147,868	149,000

Bonds:	Book value	Par value	Company market value	Department market value
Chicago B & Q 1958 4s..	$97,250	$100,000	$97,277	$100,000
Chicago Ind & Southern 1956 4s	182,000	200,000	182,238	190,000
Chicago Indianapolis & L 1947 6s	333,000	250,000	329,231	322,500
Chicago Rock I & Pacific 1917 6s	57,076	50,000	56,425	56,000
Chicago & Northwestern 1933 5s	52,500	50,000	51,938	55,500
Chicago & West Indiana 1952 4s	325,562	350,000	326,405	329,000
Cincinnati Hamilton & Dayton 1939 4½s	97,750	100,000	63,000	64,000
Cincinnati Hamilton & Dayton 1913 4s	94,000	100,000	97,233	97,000
Cleveland Lorain & Wheeling 1933 5s	54,125	50,000	52,120	56,500
Cleveland Lorain & Wheeling stamped 1933 5s...	108,250	100,000	108,479	113,000
Colorado & Southern 1929 4s	94,456	100,000	94,700	96,000
D & H 1916 4s.....	10,000	10,000	10,000	10,300
Des Moines & Fort Dodge 1935 4s	146,750	150,000	147,052	135,000
Fort Worth & Denver City 1921 6s	164,846	150,000	162,708	169,500
Houston E & W Texas 1933 5s	43,750	50,000	44,670	52,500
Illinois Central 1955 4s..	148,813	150,000	148,821	148,500
Louisv & Nashv 1930 6s..	147,695	123,000	143,095	142,680
Minn & St Louis 1934 5s.	114,679	100,000	113,385	107,000
Montana Central 1937 6s.	56,750	50,000	55,605	65,000
Monongahela River 1919 5s	27,375	25,000	26,369	26,000
Nashville Chattanooga & St Louis 1913 7s.....	168,494	150,000	162,822	163,500
Nashville Chattanooga & St Louis 1917 6s.....	27,125	25,000	26,728	27,500
New York New Haven & Hartford 1914 4s	96,075	100,000	97,210	99,000
New York New Haven & Hartford conv 1948 6s.	240,753	200,000	240,374	268,000
Northern Ohio 1945 5s...	110,650	100,000	109,751	112,000
Northern Pacific — Great Northern 1921 4s	298,900	305,000	300,833	295,850
Oregon R R & Navigation 1946 4s	99,300	100,000	99,292	98,000
Pennsylvania 1915 3½s..	243,221	250,000	244,897	242,500
Philadelphia Baltimore & Washington 1917 4s....	24,580	25,000	24,644	25,000
Philadelphia Baltimore & Washington 1918 4s...	49,075	50,000	49,198	50,000
Philadelphia Baltimore & Washington 1919 4s...	24,495	25,000	24,555	25,000
Pittsb Cincinnati Chicago & St Louis 1945 4s...	30,000	30,000	30,000	30,000
Raleigh & Gaston 1947 5s	106,299	97,000	105,792	103,790
St Louis Iron Mt & Southern G C & L G 1931 5s	110,219	100,000	110,581	110,000
St Louis Iron Mt & Southern R & G div 1933 4s	187,500	200,000	188,884	176,000
Southern Pacific 1910 4s.	73,500	75,000	74,863	75,000
Southern Pacific 1955 4s.	192,562	200,000	192,763	190,000
Union Pacific 1947 4s....	92,375	100,000	93,060	102,000
Union Pacific 2008 4s....	193,791	200,000	193,797	196,000
Utah & Northern 1933 4s.	49,875	50,000	49,877	49,500
Vermont Valley 1910 5s..	50,500	50,000	50,155	50,000
Western Maryland 1952 4s	320,250	350,000	321,653	301,000
Wheeling & Lake Erie, Lake Erie div 1926 5s.....	113,074	100,000	111,272	105,000
Willmar & Sioux Falls 1938 5s	52,500	50,000	52,154	57,500
Chicago North Shore Street 1912 6s	26,500	25,000	20,000	18,750
Cleveland Ohio Electric 1913 5s	256,075	250,000	252,079	242,500
Detroit Mich Elec 1916 5s	104,750	100,000	102,324	96,000
Grand Rapids Mich 1916 5s	51,250	50,000	50,614	50,500

	Book value	Par value	Company market value	Department market value
Bonds:				
Metropolitan N Y 2002 4s	$243,125	$250,000	$125,000	$130,000
Northwestern Elev Chicago 1911 4s	145,437	150,000	149,081	144,000
Peekskill Lighting & R R 1930 5s	2,000	2,000	2,000	1,960
American Tel & Tel Co 1929 4s	97,500	100,000	97,854	93,000
Galveston Wharf Co 1940 5s	50,000	50,000	50,000	54,000
Northwestern Telegraph Co 1934 4½s	152,875	150,000	152,623	148,500
Northern Westch'ter Lighting Co 1955 5s	3,000	3,000	3,000	2,820
Portland Conn Water Co 1929 5s	20,000	20,000	20,000	20,000
Stocks:				
300 Central R R of N J	31,375	30,000	93,000	94,200
3,214 Chicago Milwaukee St Paul prf	372,169	321,400	552,808	552,808
1,736 Chicago Milwaukee St Paul com.	169,917	173,600	274,288	274,288
200 Chicago & Northwestern prf	23,269	20,000	44,000	45,400
2,750 Chicago & Gt Western prf	249,625	275,000	173,250	176,000
300 Delaware & Hudson	34,806	30,000	55,500	55,500
150 Exeter (N H) Ry & Lighting prf.	15,000	15,000	15,000	15,000
600 Exeter (N H) Ry & Lighting com.	47,000	60,000	25,200	30,000
1,150 Illinois Central	121,739	115,000	169,050	170,200
400 Illinois Central 4% leased line	39,394	40,000	39,200	39,200
400 Oswego & Syracuse $50	40,600	20,000	44,000	45,000
12,500 Pennsylvania $50.	710,256	625,000	856,250	856,250
1,000 Pittsburg Ft Wayne & Chicago	173,250	100,000	173,000	176,000
500 St Joseph So Bend & Southern com.	20,000	50,000	25,000	20,000
300 Union Pacific prf.	23,165	30,000	30,900	31,200
700 Amer Nat Hartford Conn $50	44,054	35,000	47,600	49,000
348 Ætna Nat Hartford Conn	44,262	34,800	83,520	78,300
501 City —— Hartford Conn.	55,102	50,100	49,098	47,595
368 Farmers & Mechanics Nat Hartford	48,807	36,800	40,480	41,584
500 Hartford Trust Co Hartford Conn.	49,878	50,000	125,000	100,000
817 Phœnix Nat Hartford Conn	117,085	81,700	96,406	99,674
140 New Britain Nat New Britain Conn	17,540	14,000	23,800	24,500
206 Home Nat Meriden Conn.	28,967	20,600	25,750	26,162
125 Nat Bk of Commerce New York.	17,475	12,500	25,000	25,625
330 Metropolitan N Y	54,125	33,000	61,050	64,350
300 Hartford Courant Co prf.	31,500	30,000	31,500	31,500
2,000 Northwestern Tel Co $50	106,843	100,000	108,000	113,000
4,955 Travelers Indemnity Co.	619,375	495,500	545,050	619,375
958 Travelers Indemnity Co of Canada	119,750	95,800	119,750	47,900
1,000 Western Union Tel Co.	70,828	100,000	77,000	78,000
Totals	$13,194,490	$12,654,800	$13,551,070	$13,553,471

UNITED STATES FIDELITY AND GUARANTY COMPANY

BALTIMORE, MD.

[Organized March 19, 1896; commenced business August 1, 1896]

JOHN R. BLAND, President — GEORGE R. CALLIS, Secretary

CAPITAL

Capital paid up in cash, $2,000,000

INCOME

Net premiums:		
Fidelity and surety	$3,295,583 53	
Burglary and theft	287,231 36	
Total		$3,582,814 89
Interest:		
Mortgage loans	$1,479 50	
Collateral loans	3,047 76	
Bonds and stocks	93,461 17	
On deposits	3,604 45	
Other sources	91 34	
Total		101,684 22
Rents		34,880 34
Department guaranteed attorneys, net		26,106 57
Surplus from sale of capital stock		120,000 00
Gross profit on sale or maturity of ledger assets, viz.:		
Real estate	$61 47	
Bonds	1,987 83	
Stocks	250 00	
		2,299 30
Total Income		**$3,867,785 32**
Ledger Assets December 31, 1908	$4,015,328 52	
Increase of capital	300,000 00	
		4,315,328 52
Total		**$8,183,113 84**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Fidelity and surety	$864,878 28	
Burglary and theft	50,018 88	
Total		$914,897 16
Investigating and adjusting claims:		
Fidelity and surety	$118,790 20	
Burglary and theft	4,501 70	
Total		123,291 90

Commissions or brokerage, less amount received on return premiums and reinsurance:		
Fidelity and surety	$569,237 53	
Burglary and theft	62,765 43	
Total		$632,002 96
Salaries and all other compensation of officers, directors, trustees and home office employees		238,598 71
Salaries, traveling and all other expenses of agents not paid by commissions		346,425 91
Inspections		10,506 78
Rents		63,411 89
Repairs and expenses on real estate		9,648 38
Taxes on real estate		8,581 67
State taxes on premiums		47,400 95
Insurance department licenses and fees		16,644 08
All other licenses, fees and taxes		15,262 72
Legal expenses		42,975 24
Advertising		44,300 37
Printing and stationery		40,497 14
Postage, telegraph, telephone and express		71,904 80
Furniture and fixtures		16,682 35
Dividends to stockholders (declared during year, $161,500)		161,500 00
Interest		500 51
Traveling		5,772 91
Affidavits and acknowledgments		427 02
Milk, coffee, etc., for dining room		537 00
Agents' deductions		7,187 24
Exchange		1,832 58
General petty miscellaneous items		3,125 09
Agents' balances charged off		4,918 32
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds		1,829 00
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Real estate		12,500 00
Total Disbursements		**$2,843,162 68**
Balance		**$5,339,951 16**

LEDGER ASSETS

Book value of real estate		$463,850 00
Mortgage loans		3,000 00
Collateral loans		168,149 00
Book value of bonds, $3,420,151.45, and stocks, $248,118.15		3,668,269 60
Cash in company's office		30,430 96
Deposits in trust companies and banks *not on interest*		180,615 09
Deposits in trust companies and banks *on interest*		332,100 29
Premiums in course of collection:		
	Written on or after Oct. 1 / Written before Oct. 1	
Fidelity and surety	$319,464 76 / $40,097 21	
Burglary and theft	29,419 69 / 506 12	
Totals	$348,884 45 / $40,603 33	389,487 78

Due and accrued by U. S. government under contract	$15,748 39
Advances secured	48,146 75
Due for subscriptions department guaranteed attorneys	38,503 92
Account with suspended bank	1,649 38
Total	**$5,339,951 16**

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages	$86 87	
Bonds	43,832 06	
Collateral loans	1,135 31	
Other assets	300 00	
Total		48,354 24
Rents due and accrued		1,137 49
Gross Assets		**$5,389,442 89**

DEDUCT ASSETS NOT ADMITTED

Account with suspended bank	$1,649 38	
Premiums in course of collection written before October 1, 1909	40,603 33	
Book value of bonds and stocks over market value	131,634 38	
Advances secured	48,146 75	
Real estate, Louisa Co., Virginia	50,000 00	
Due for subscriptions department guaranteed attorneys	38,503 92	
Total		310,537 76
Total admitted Assets		**$5,078,905 13**

LIABILITIES

Losses and claims:	Unadjusted	Resisted	Total	
Fidelity and surety	$279,595 00	$555,322 75	$834,917 75	
Burglary and theft	10,612 70	5,000 00	15,612 70	
	$290,207 70	$560,322 75	$850,530 45	
Total unpaid claims				$850,530 45
Unearned premiums:				
Fidelity and surety		$1,495,938 96		
Burglary and theft		165,542 75		
Excise risks written in New York State		31,717 88		
Total				1,693,199 59
Commissions due or to become due on business written on or after October 1, 1909:				
Fidelity and surety		$60,698 31		
Burglary and theft		7,458 53		
Total				68,156 84
Salaries, rents and miscellaneous accounts due or accrued				10,000 00
Taxes due or accrued				42,252 27
Return premiums				14,193 59
Reinsurance				5,353 57
Munich Reinsurance Co. reserve account				18,644 70
Total liabilities except capital				**$2,702,331 01**

Capital	$2,000,000 00	
Surplus over all liabilities	376,574 12	
Surplus to policyholders		$2,376,574 12
Total Liabilities		**$5,078,905 13**

EXHIBIT OF PREMIUMS

	Fidelity and surety	Burglary and theft
In force December 31, 1908	$2,642,894 10	$356,692 25
Written or renewed	3,429,647 64	303,064 23
Totals	$6,072,541 74	$659,756 48
Expired and cancelled	3,006,921 31	304,313 90
Balance	$3,065,620 43	$355,442 58
Reinsurance	68,206 37	19,624 54
Net in force December 31, 1909	$2,997,414 06	$335,818 04
Amount at risk December 31, 1909	825,678,378 31	.....

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)		$21,490,113 20
Losses paid since organization (less reinsurance)		6,700,451 32
Cash dividends declared since organization		1,096,368 00
Company's stock owned by directors at par value		464,100 00
Loaned to stockholders		66,900 00
Losses and claims incurred during the year (less reinsurance):		
Fidelity and surety	$739,805 63	
Burglary and theft	58,151 05	
Total		797,956 68

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Fidelity and surety	$620,042 59	$92,652 17
Burglary and theft	8,782 23	4,201 12
Totals	$628,824 82	$96,853 29

SCHEDULE OF REAL ESTATE OWNED, CLASSIFIED BY STATES

STATE	Book value	Market value
Maryland	$401,000	$407,450
Massachusetts	2,250	2,250
New York	10,600	10,600
Virginia	50,000	100,000
Total	$463,850	$520,300

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

State	Amount of principal unpaid
Maryland	$3,000

SCHEDULE OF COLLATERAL LOANS

		Par value	Rate used	Market value	Amount loaned	Interest
60	Easton National Bank	$1,500	40	$2,400	$1,300	6
10	Va-Car Chem Co pfd	1,000	126	1,260		
50	National Marine Bank Balt	1,500	41	2,050	5,350	5
	Macon Ga Ry & Lt Co 1st 1953 5s	4,000	95	3,800		
	Va Midland R R 1926 5s	1,000	106	1,060		
	Washington Terminal 1945 3½s	1,000	95	950		
	Union Ry & Elec Co Baltimore 1st 1949 4s	1,000	87	870	10,000	5
	Phila & Read C & I Co 1997 4s	7,000	100	7,000		
200	Cons Cot Duck Co com	20,000	7	1,400		
43	Cons Cot Duck pfd	4,300	24	1,032		
12	Illinois Central R R Co	1,200	147	1,764	1,300	6
1,999	Holland Patent Realty Co	199,900	35	69,965	34,599	6
	Consolidated Elec Light & Power Co Baltimore 1935 4½s	10,000	85	8,500	14,000	5
	West Md R R 1952 4s	10,000	86	8,600		
275	International Trust Co Baltimore	27,500	137	37,675	30,000	5½
	Monticello Dist Co 1st 1931 5s	1,000	85	850		
	Augusta Ry & Elec Co 1st 1940 5s	1,000	102	1,020	1,600	6
	Union Ry & Elec Co fdg 1936 5s	10,000	84	8,400		
	Md & Pa R R income 1951 4s	10,000	65	6,500	20,000	5½
	Char Cons Rys Gas & El Co 1999 5s	10,000	90	9,000		
	City of Chicago warrants	55,923	100	55,923	50,000	6
	Totals	$378,823		$230,019	$168,149	

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Company market value	Department market value
Philippine Islands registered 1934 4s	$5,050	$5,000	$5,050	$5,200
U S Gov cons reg 1930 2s	32,588	30,000	30,525	30,600
U S Gov coupon 1918 3s	76,341	75,000	76,500	76,500
Arizona Territory of 1953 3s	44,750	50,000	41,000	41,000
Atlanta Ga city of 1931 3½s	4,500	5,000	4,750	4,650
Augusta Ga city of 1929 3½s	4,600	5,000	4,650	4,600
Baltimore Md city of 1927 3¼s	65,838	66,800	61,456	58,116
Baltimore Md city of 1928 3½s	39,051	35,000	35,541	35,541
Baltimore Md city of 1930 3½s	119,293	109,000	107,910	107,910
Baltimore Md city of 1936 3½s	153,162	145,000	143,550	143,550
Baltimore Md city of pub imp 1940 3½s	258,884	233,900	231,561	231,561
Baltimore Md city of rfdg 1940 3½s	110,505	99,600	98,604	98,604
Baltimore Md city of 1945 3½s	32,925	30,000	29,700	29,700
Baltimore Md city of 1950 3½s	85,062	75,000	74,250	74,250
Baltimore Md city of 1952 3½s	121,735	107,000	105,930	105,930
Baltimore Md city of 1954 3½s	54,000	50,000	49,500	49,500
Baltimore Md city of 1920 4s	7,765	6,800	7,004	7,072
Baltimore Md city of 1925 4s	16,210	13,800	14,214	14,490
Baltimore Md city of 1926 4s	20,642	17,600	18,128	18,480
Baltimore Md city of water loan 1916 5s	22,819	18,800	20,022	19,928
Baltimore Md city of fdg 1916 5s	2,064	1,700	1,802	1,802
Boston Mass city of 1923 3½s	9,550	10,000	9,750	9,700
Boston Mass city of 1940 3½s	3,730	4,000	3,820	3,800

Bonds:	Book value	Par value	Company market value	Department market value
Boston Mass city of 1918 4s	$10,100	$10,000	$10,150	$10,200
Boston Mass city of 1947 4s	10,200	10,000	10,450	10,500
Bristol Va city of 1921 6s	5,497	5,000	5,450	5,560
Buffalo N Y city of 1929 4s	25,575	25,000	25,625	25,750
Cecil co Md 1918 5s	5,366	5,000	5,300	5,250
Charlotte N C city of 1937 4½s	10,150	10,000	10,250	10,400
Charlotte N C city of 1938 5s	10,600	10,000	10,900	11,200
Chicago city of South Pk Comrs 1911 4s	5,025	5,000	5,000	5,000
Columbia S C city of 1910 4s	10,875	11,000	11,000	11,000
Columbus Ga city of 1939 4½s	5,325	5,000	5,300	5,200
Columbus O city of 1916 4s	23,174	22,000	22,220	22,220
Danville Va city of 1929 4s	5,125	5,000	4,825	4,900
Danville Va city of 1930 4s	2,910	3,000	2,895	2,940
Danville Va city of 1935 4s	6,815	7,000	6,755	6,860
Galveston Tex city of 1949 5s	10,500	10,000	10,500	10,000
Georgia state of 1926 3½s	5,571	5,000	4,950	4,950
Georgia state of 1933 3½s	22,284	20,000	19,800	19,800
Greensboro N C city of 1954 4s	3,680	4,000	3,690	3,680
Huntington W Va city of 1923 6s	15,420	12,000	14,040	13,800
Knoxville Tenn city of 1939 4½s	10,500	10,000	10,425	10,300
Knoxville Tenn city of 1949 4½s	10,500	10,000	10,500	10,400
Laurens co S C 1937 4½s	10,350	10,000	10,350	9,600
Los Angeles Cal city of 1922 4½s	5,106	5,000	5,175	5,250
Lynchburg Va city of 1935 4s	1,950	2,000	1,920	1,940
Lynchburg Va city of 1938 4s	27,857	28,000	26,880	27,160
Maryland state of 1914 3s	4,813	5,000	4,800	4,800
Maryland state of 1919 3½s	20,700	20,000	20,000	20,000
Memphis Tenn city of 1930 4s	9,800	10,000	9,825	9,800
Mobile Ala city of 1937 4½s	4,875	5,000	5,050	5,050
Montgomery Ala city of 1927 5s	26,848	25,000	26,500	27,250
Montreal Can city of 1937 3½s	30,020	30,000	28,500	27,600
Nashville Tenn city of 1924 4s	4,960	5,000	4,900	5,000
New Orleans La city of 1942 4s	23,900	25,000	24,000	23,500
New York city of 1929 2½s	23,034	25,000	19,250	20,000
New York city of 1911 3s	456	456	451	451
New York city of 1924 3s	25,129	25,000	22,000	22,250
New York city of 1917 3½s	8,649	8,000	7,700	7,760
New York city of 1922 3½s	4,725	5,000	4,725	4,750
New York city of 1927 3½s	55,465	50,000	46,500	47,000
Niagara Falls N Y city of 1930 4s	9,900	10,000	10,075	10,000
Norfolk Va city of 1932 4s	7,720	8,000	7,680	7,680
Norfolk Va city of 1939 4s	9,700	10,000	9,600	9,600
Orleans levee dist 1959 5s	5,400	5,000	5,400	5,500
Ottawa Can city of 1928 3½s	40,000	40,000	37,400	37,600

Bonds:	Book value	Par value	Company market value	Department market value
Parkersburg W Va city of 1929 4s	$13,365	$13,500	$13,365	$13,230
Parkersburg W Va city of 1910 5s	11,880	11,000	11,000	11,000
Parkersburg W Va city of 1916 5s	11,200	10,000	10,450	10,500
Pensacola Fla city of 1936 4½s	16,000	16,000	16,000	16,000
Pocomoke City Md town of 1939 5s	12,275	11,000	12,265	12,430
Providence R I city of 1930 3s	8,900	10,000	8,900	8,800
Quebec Can city of 1932 3½s	25,000	25,000	23,250	23,250
Quebec Can province of 1937 3s	18,500	20,000	18,000	17,000
Richmond Va city of 1940 4s	25,125	25,000	25,125	25,250
Richmond Va city of 1943 4s	10,100	10,000	10,050	10,100
Roanoke Va city of 1936 4½s	5,250	5,000	5,250	5,200
Rockland co N Y 1933 4s	6,930	7,000	7,035	7,140
Rockland co N Y 1934 4s	17,820	18,000	18,090	18,360
Seattle Wash city of 1917 5s	5,194	5,000	5,200	5,300
Seattle Wash city of 1918 5s	5,212	5,000	5,200	5,350
Selma Ala city of 1930 4s	20,190	21,000	20,842	21,000
Staunton Va city of 1926 4½s	10,011	10,000	10,300	10,300
Syracuse N Y city of 1920 3½s	24,219	25,000	24,125	24,250
Tacoma Wash city of 1911 6s	5,200	5,000	5,062	5,150
Tennessee State of 1913 3s	24,108	25,000	24,000	24,250
Topeka Kan city of 1910 5s	5,013	5,000	5,000	5,000
Toronto Can city of 1916 3½s	9,512	10,000	9,600	9,700
Wheeling W Va city of 1922 4s	987	1,000	1,000	1,010
Wheeling W Va city of 1923 4s	1,975	2,000	2,000	2,020
Wheeling W Va city of 1924 4s	1,975	2,000	2,000	2,020
Wheeling W Va city of 1925 4s	2,963	3,000	3,000	3,030
Wheeling W Va city of 1931 4s	987	1,000	1,000	1,020
Wheeling W Va city of 1932 4s	987	1,000	1,000	1,020
Wheeling W Va city of 1936 4s	2,143	2,000	2,000	2,040
Wheeling W Va city of 1936 4s	6,439	6,000	6,000	6,120
Wheeling W Va city of 1936 4s	6,445	6,000	6,000	6,120
Wheeling W Va city of 1936 4s	6,454	6,000	6,000	6,120
Wheeling W Va city of 1936 4s	6,461	6,000	6,000	6,120
Wheeling W Va city of 1936 4s	6,469	6,000	6,000	6,120
Wheeling W Va city of 1937 4s	15,840	16,000	16,000	16,320
Wheeling W Va city of 1917 6s	2,550	2,000	2,225	2,260
Wheeling W Va city of 1918 6s	3,187	2,500	2,815	2,850
Wheeling W Va city of 1919 6s	1,275	1,000	1,140	1,160
Wheeling W Va city of 1920 6s	637	500	576	585
Wheeling W Va city of 1921 6s	637	500	583	590
Wheeling W Va city of 1922 6s	1,275	1,000	1,175	1,200

Bonds:	Book value	Par value	Company market value	Department market value
Wheeling W Va city of 1923 6s	$637	$500	$594	$605
Wheeling W Va city of 1924 6s	2,550	2,000	2,395	2,440
Wilmington Del city of 1911 4s	4,975	5,000	5,000	5,000
Wilmington Del city of 1924 4s	1,990	2,000	2,010	2,000
Wilmington Del city of 1926 4s	995	1,000	1,005	1,000
Wilmington Del city of 1928 4s	1,990	2,000	2,010	2,000
Winchester Va city of 1929 4s	9,925	10,000	9,950	10,000
Winston N C city of 1937 5s	10,250	10,000	11,000	10,800
Winston N C city of 1939 4½s	15,249	15,000	15,375	15,000
Winston N C city of paving notes 1911 6s	1,009	1,000	1,020	1,020
Winston N C city of paving notes 1912 6s	6,082	6,000	6,120	6,180
Winston N C city of paving notes 1913 6s	3,053	3,000	3,060	3,120
Atchison Topeka & Santa Fe Ry Co E Okla div 1st mtg 1928 4s	19,125	20,000	19,500	19,400
Atlantic Coast Line Ry Co 1st mtg 1952 4s	13,050	15,000	14,325	14,400
Atlantic Coast Line of Ct certificate of indebtedness 1925 4s	9,400	10,000	9,300	9,100
Atlanta & Charlotte Air Line Ry Co 1st mtg 1910 4½s	5,013	5,000	5,000	5,000
B & O R R Co Pittsburg Junction & Middle River div 1st mtg 1925 3½s	9,000	10,000	8,925	9,000
B & O R R Co Pittsburg Lake Erie & W Va system rfd 1941 4s	4,675	5,000	4,650	4,650
Big Sandy Ry Co 1st mtg 1944 4s	8,863	10,000	8,850	8,800
Boonville R R Bridge Co guar by M K & T R R 1951 4s	9,200	10,000	9,200	9,100
Buffalo Southwestern R R Co 1st mtg 1918 5s	5,100	5,000	5,150	5,150
Canadian Northern Ry Co Winnipeg Terminal 1939 4s	9,950	10,000	10,200	9,900
Central of Georgia Ry Co Upper Cahaba Branch 1925 4s	4,400	5,000	4,500	4,650
Chicago Milwaukee & St Paul Ry Co 25-yr deb 1934 4s	9,500	10,000	9,363	9,400
Cincinnati Hamilton & Dayton Ry Co purchase money 1913 4s	24,281	25,000	24,250	24,250
Coal & Coke Ry Co 1st mtg 1919 5s	14,725	15,000	14,550	14,550
Colo Springs & Cripple Creek Dist Ry 1st mtg 1930 5s	4,975	5,000	5,250	5,250
Colo Springs & Cripple Creek Dist Ry cons mtg 1942 5s	25,250	25,000	25,500	25,000
Florida East Coast Ry Co 1st mtg 1959 4½s	5,113	5,000	5,100	5,100
Georgia R R & Banking Co 1947 4s	14,025	15,000	14,250	14,250
Indianapolis & Louisville Ry Co 1st mtg 1956 4s	9,375	10,000	9,400	9,300
Lake Shore & Mich So Ry Co 1st mtg 1992 3½s	9,250	10,000	9,200	9,200
Lehigh Valley R R Co gen mtg 2003 4s	14,700	15,000	14,437	14,550

Bonds:	Book value	Par value	Company market value	Department market value
Mo Kan & Tex Ry Co 1st and rfdg mtg 2004 4s.	$8,675	$10,000	$8,450	$8,500
Mutual Ter Co of Buffalo 1st mtg guar 1924 4s..	4,775	5,000	4,775	4,750
N Y C & H R deb 1934 4s	9,150	10,000	9,550	9,600
N Y N H & H R R deb 1956 4s	24,188	25,000	23,750	24,000
N Y Sus & West R R 1st mtg 1937 5s	2,350	2,000	2,100	2,120
Ocean Steamship Co purchase money 1914 5s...	5,000	5,000	5,000	5,050
Pa R R Co 3-yr col gold note 1910 5s	5,000	5,000	5,000	5,000
Pere Marquette R R Co Lake Erie & Detroit River Div 1932 4½s...	4,650	5,000	4,900	4,900
Piedmont & Cumberland Ry Co 1st mtg 1911 5s....	4,975	5,000	5,000	5,000
St Paul Minn & Manitoba Ry Co cons mtg 1933 4½s	5,338	5,000	5,325	5,350
Scioto Valley & New England R R Co 1st mtg 1989 4s	9,700	10,000	9,650	9,600
Seaboard Air Line Ry Co col trust 1911 5s.....	46,650	50,000	49,500	50,000
Seaboard Air Line Ry Co 1st mtg certfs 1950 4s.	8,013	10,000	8,400	8,600
Toledo St Louis & Westn R R prior lien 1925 3½s	9,000	10,000	8,950	8,900
Va Southwestern Ry Co 1st mtg 1958 5s.....	4,925	5,000	4,900	4,900
Washington & Vandemere R R Co 1st mtg 1947 4½s	14,925	15,000	14,550	14,400
Western Maryland R R Co receivers' certfs 1911 5s	9,975	10,000	10,000	10,000
Ala Great So R R Co 1916 4½s	9,876	10,000	9,900	9,900
Atlantic Coast Line Ry Co 1911 4s	4,777	5,000	4,950	4,950
Atlantic Coast Line Ry Co 1915 4s	27,556	30,000	29,400	29,400
Atlantic Coast Line Ry Co 1917 4s	1,950	2,000	1,940	1,940
Buffalo Rochester & Pittsburg Ry Co 1927 4½s.	4,725	5,000	5,000	5,000
Buffalo & Sus Ry Co 1917 5s	5,000	5,000	5,000	4,850
Canadian Northern Ry Co 1916 4½s	12,825	13,000	12,805	12,610
Chesapeake & Ohio Ry Co 1917 4s	13,843	15,000	14,550	14,550
Chicago & Eastern Ill R R Co 1913 5s.....	29,642	30,000	30,300	30,300
Chicago Rock Island & Pacific Ry Co 1911 4½s	9,775	10,000	9,975	10,000
Chicago Rock Island & Pacific Ry Co 1915 4½s	4,782	5,000	4,950	4,950
Chicago Rock Island & Pacific Ry Co 1918 4½s	9,913	10,000	9,900	9,800
Colorado Southern Ry Co 1913 5s	10,025	10,000	10,000	10,000
Denver & Rio Grande R R Co 1913 5s	4,755	5,000	5,050	5,000
Denver & Rio Grande R R Co 1917 5s	13,893	15,000	15,150	15,000
Erie R R Co 1912 4s....	19,572	20,000	19,600	19,600
Erie R R Co 1914 4s....	9,655	10,000	9,800	9,700
Kansas City Southern Ry Co 1912 4½s	19,470	20,000	19,800	19,800
Kansas City Southern Ry Co 1914 4½s	9,885	10,000	9,900	9,800
Missouri Pacific Ry Co 1914 5s	10,111	10,000	10,100	10,100
Missouri Pacific Ry Co 1915 5s	9,655	10,000	10,100	10,100

Bonds:	Book value	Par value	Company market value	Department market value
Missouri Pacific Ry Co 1917 5s	$4,768	$5,000	$5,050	$5,050
Norfolk & Western Ry Co 1914 4s	14,266	15,000	14,625	14,700
St Louis Iron Mountain & Southern Ry Co 1914 5s	5,115	5,000	5,050	5,050
St Louis Iron Mountain & Southern Ry Co 1916 5s	10,275	10,000	10,100	10,100
St Louis & San Francisco R R Co 1914 4½s	9,470	10,000	9,850	9,900
St Louis & San Francisco R R Co 1915 4½s	19,000	20,000	19,700	19,600
St Louis & San Francisco R R Co 1916 4½s	4,625	5,000	4,925	4,900
Southern Ry Co 1910 4s	4,820	5,000	5,000	5,000
Tex & Pac Ry Co 1915 5s	9,400	10,000	10,100	10,100
Trinity & Brazos Valley R R 1915 5s	10,063	10,000	10,050	10,000
Va Railway Co 1912 5s	14,981	15,000	15,000	15,000
Va Railway Co 1915 5s	5,025	5,000	5,000	5,000
Va Railway Co 1916 5s	5,000	5,000	5,000	5,000
Wabash R. R. Co 1914 5s	4,650	5,000	5,025	5,050
Western Maryland R R Co receivers certfs 1914 5s	5,013	5,000	5,000	5,000
Auburn & Syracuse Elec R R Co 1st and ref mtg 1942 5s	5,150	5,000	5,100	5,100
Baltimore City Passenger Ry Co 1st mtg 1911 5s	10,100	10,000	10,050	10,000
Chicago Rys Co 1st mtg 1927 5s	15,150	15,000	15,225	15,150
Hudson & Manhattan R R Co Car Trust 1915 5s	9,468	10,000	10,000	9,900
Manhattan Ry Co cons mtg 1990 4s	4,875	5,000	4,863	4,900
Maryland Elec Rys Co 1st mtg 1931 5s	23,750	25,000	24,375	24,250
Milwaukee Elec Ry & Light Co ref and ext 1931 4½s	9,300	10,000	9,600	9,500
Omaha & Council Bluffs Ry & Bridge Co 1st mtg 1928 5s	24,750	25,000	25,000	24,750
Omaha & Council Bluffs St Ry Co 1st mtg 1928 5s	5,000	5,000	5,000	4,950
Portland Ry Co 1st mtg 1930 5s	5,050	5,000	5,000	4,900
Seattle Elec Co Seattle Everett 1st mtg 1939 5s	9,850	10,000	10,000	9,900
Terre Haute Elec Co 1st mtg 1929 5s	10,100	10,000	10,100	10,000
Terre Haute Traction & Light Co 1st mtg 1944 5s	4,975	5,000	4,950	4,850
Union Traction Co of Indiana gen mtg 1919 5s	9,500	10,000	9,400	9,400
United Rys & Elec Co of Baltimore 1st mtg 1949 4s	13,080	15,000	13,050	13,050
United Ry Co of St Louis gen mtg 1934 4s	16,950	20,000	16,600	16,400
Chicago & Rock Island Ele Co 1st mtg 1924 5s	5,025	5,000	5,000	5,000
Cons Gas Co of Baltimore gen mtg 1954 4½s	49,550	50,000	47,500	47,500
Kings County Lighting Co 1st and ref mtg 1954 5s	5,050	5,000	5,000	5,000
Laclede Gas Light Co of St Louis ref and ext mtg 1934 5s	10,125	10,000	10,100	10,100
Milwaukee Gas Light Co 1st mtg 1927 4s	9,175	10,000	9,150	9,200
Newburgh N Y Light Heat and Power Co 1st mtg 1921 5s	15,000	15,000	15,000	14,850
Poughkeepsie N Y Light Heat and Power Co 1st mtg 1921 5s	10,000	10,000	10,000	9,000

Bonds:	Book value	Par value	Company market value	Department market value
Puget Sound Power Co 1st mtg 1933 5s	$10,250	$10,000	$10,250	$10,000
Sacramento Valley Irrigation Co 1910 6s	10,000	10,000	10,000	10,000
St Joseph Mo Ry Light Heat and Power Co 1st mtg 1937 5s	4,900	5,000	5,100	5,050
Somerset Coal Co Car Trust 1916 5s	4,857	5,000	5,050	4,800
Somerset Coal Co Car Trust 1917 5s	4,846	5,000	5,050	4,750
Somerset Coal Co Car Trust 1918 5s	4,835	5,000	5,050	4,750
Southern Iron and Steel Co 1st ref mtg 1929 4–5s	7,840	11,200	7,840	7,952
Syracuse Lighting Co 1st mtg 1951 5s	15,150	15,000	15,000	15,000
Union Elec Light & Power Co of St Louis 1st mtg 1932 5s	10,000	10,000	10,200	10,200
United Coal Co secured coupon notes 1914 6s	4,043	4,000	4,050	4,000
United Coal Co secured coupon notes 1916 6s	1,024	1,000	1,024	1,000
Stocks:				
25 Farmers Bank of Canada Toronto.	2,450	2,500	2,500	2,875
250 First National Bank Baltimore	37,000	25,000	35,000	35,000
920 National Bank of Commerce Baltimore	22,900	13,800	29,440	28,014
58 Merchants National Bank Baltimore.	11,334	5,800	10,150	10,034
300 Nat Marine Bank Baltimore	12,100	9,000	12,600	12,240
2 Pikesville National Bank Pikesville Md	200	200	204	200
25 Sterling Bank of Canada, Toronto.	3,125	2,500	3,125	3,125
40 Traders Bank of Baltimore	1,000	1,000	1,000	1,000
200 Western Nat Bank Baltimore	8,000	4,000	7,500	7,400
*1,000 Lawyers' Surety Co of N Y	150,000	100,000	150,000	150,000
Totals	$3,668,270	$3,512,856	$3,536,635	$3,529,985

* No deduction has been made on account of this item, the Lawyers Surety Company of New York having ceased the trasaction of business.

UNITED STATES HEALTH AND ACCIDENT INSURANCE COMPANY

SAGINAW, MICH.

[Incorporated December 27, 1900; commenced business January 29, 1901]

J. B. PITCHER, President — J. M. PITCHER, Secretary

CAPITAL

Capital paid up in cash, $300,000

INCOME

Net premiums		$1,007,697 72
Policy fees required or represented by applications		150,010 00
Interest:		
Mortgage loans	$440 25	
Bonds and stocks	27,694 03	
On deposits	781 18	
Total		28,915 46
Fees for changing policies		219 56
Agents' balances previously charged off		363 03
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		385 00
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		7,972 30
Total Income		**$1,195,563 07**
Ledger Assets December 31, 1908		707,443 82
Total		**$1,903,006 89**

DISBURSEMENTS

Net amount paid policyholders for losses	$404,574 03
Investigating and adjusting claims	1,747 86
Policy fees retained by agents	150,010 00
Commissions or brokerage, less amount received on return premiums and reinsurance	222,239 94
Salaries and all other compensation of officers, directors, trustees and home office employees	75,194 09
Salaries, traveling and all other expenses of agents not paid by commissions	61,760 62
Medical examiners' fees and salaries	3,658 58
Inspections	455 00
Rents	21,537 14
Repairs and expenses on real estate	230 86
State taxes on premiums	17,325 28
Insurance department licenses and fees	4,454 54
All other licenses, fees and taxes	722,79
Legal expenses	393 60
Advertising	9,284 30

Printing and stationery	$10,986 83
Postage, telegraph, telephone and express	17,014 91
Furniture and fixtures	1,594 15
Dividends to stockholders (declared during year $36,000)	36,000 00
Fidelity bond premiums	2,594 85
Subscriptions	884 67
Office expenses	871 67
Office supplies	903 03
Agents' balances charged off	717 89
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	9,350 00
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds	6,169 78
Total Disbursements	**$1,060,676 41**
Balance	**$842,330 48**

LEDGER ASSETS

Mortgage loans	$7,000 00
Book value of bonds, $716,879.94, and stocks, $1,000	717,879 94
Cash in company's office	533 76
Deposits in trust companies and banks *not on interest*	14,036 25
Deposits in trust companies and banks and banks *on interest*	23,087 38
Premiums in course of collection, written on or after October 1.	79,793 15
Total	**$842,330 48**

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages	$52 16	
Bonds	12,774 61	
Other assets	17 50	
Total		12,844 27
Market value of bonds and stocks over book value		6,305 88
Gross Assets		**$861,480 63**

DEDUCT ASSETS NOT ADMITTED

Mortgage loan other than first	700 00
Total admitted Assets	**$860,780 63**

LIABILITIES

Losses and claims:	Adjusted	Unadjusted and reported	Resisted
Accident and health.	$5,900 00	$53,099 28	$3,428 46

Total unpaid claims	$62,427 69
Unearned premiums	94,737 28
Commissions due or to become due on business written on or after October 1, 1909	27,180 59
Salaries, rents and miscellaneous accounts due or accrued	4,000 00
Taxes due or accrued	18,663 16
Reinsurance	118 23
Advance premiums at 100 per cent	13,161 27
Total liabilities except capital	**$220,288 22**

Capital	$300,000 00	
Surplus over all liabilities	340,492 41	
Surplus to policyholders		$640,492 41
Total Liabilities		**$860,780 63**

EXHIBIT OF PREMIUMS

	Accident and health
In force December 31, 1908	$174,290 78
Written or renewed	1,064,888 74
Total	$1,239,179 52
Expired and cancelled	1,049,704 96
In force December 31, 1909	$189,474 56

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)	$6,613,388 98
Losses paid since organization (less reinsurance)	3,200,136 41
Cash dividends declared since organization	286,000 00
Stock dividends declared since organization	100,000 00
Company's stock owned by directors at par value	198,500 00
Losses and claims incurred during the year (less reinsurance)	411,396 86

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident and health	$105,855 77	$48,104 11

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

State	Amount of principal unpaid
Maryland	$700
Michigan	6,300
Total	$7,000

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Company market value	Department market value
Ardmore city of Okla sew 1926 5s	$10,000	$10,000	$10,850	$10,100
Ardmore city of Okla wtr 1922 5s	10,000	10,000	10,700	10,300
Arizona Terr capital bldg 1948 5s	2,000	2,000	2,170	2,160
Arizona Terr fdg 1942 5s	5,000	5,000	5,112	5,150
Carlsbad city of N M schl 1928 6s	5,500	5,500	6,490	6,600
Charlotte city of Mich pvg 1910–11 4s	3,500	3,500	3,500	3,500
Cheboygan city of Mich city hall & paving 1917–18 1919–23 5s	6,000	6,000	6,300	6,230
Cheboygan Mich city of paving 1910–17 4s	16,000	16,000	16,000	15,720
Colfax Mead & Verona tps Huron Co Mich school 1910–17 5s	2,400	2,400	2,400	2,442
Escanaba Mich city of rfdg 1910–12 5s	6,000	6,000	6,000	6,060
Frederick Okla city of wtr wks 1937 6s	6,000	6,000	6,570	6,360
Grant Co N M rfdg gold 1932 5s	13,000	13,000	13,778	13,520

Bonds:	Book value	Par value	Company market value	Department market value
Guthrie Okla city of sewer 1937 5s	$10,000	$10,000	$10,500	$10,300
Hennessey Okla city of wtr wks 1933 6s	6,000	6,000	7,260	6,420
Hersey Twp Osceola Co Mich bdg 1910–13 5s	4,000	4,000	4,000	4,050
Hobart Okla city of fdg school 1924–33 6s	9,000	9,000	10,710	10,340
Houghton Mich village of wtr wks 1934 5s	5,000	5,000	5,500	5,350
Logan Co Okla ct hse war non-int brg) 1911–17	18,000	18,000	14,828	14,330
McAlester I T city of schl 1937 5s	20,000	20,000	22,800	21,200
Midland Mich city of swr 1910–11 4½s	5,351	5,351	5,351	5,351
Muskegon Mich city of wtr wks 1929 5s	10,000	10,000	11,571	11,200
New Mex Terr army bldg 1938 4s	7,000	7,000	7,140	7,280
Oklahoma Okla city of school 1914 6s	22,000	22,000	23,485	23,540
Oklahoma Co Okla fdg 1917–21 6s	20,000	20,000	22,750	22,620
Pima Co Ariz school dist No. 1 bldg 1927 4½s	10,000	10,000	10,350	10,000
Prescott Ariz city of wtr wks & sewer 1948 5s	9,000	9,000	10,260	9,810
Saginaw Mich city of cty h st sr & swk 1910–18 4s	52,400	52,400	52,400	52,400
Tecumseh Mich city swr 1934–38 5s	10,000	10,000	11,552	11,180
Tucson Ariz city of water 1938 4½s	10,000	10,000	10,400	10,200
Warren Twp Mich hy imp 1926–28 4½s	6,000	6,000	6,360	6,180
Woods Co Okla school 1919–22 6s	10,000	10,000	11,000	10,625
Woods Co Okla school 1916–19 6s	4,728	4,728	5,343	4,965
C R I & P Ry Co fdg 1934 4s	10,000	10,000	9,125	9,100
Michigan Cent R R Co 1st mtg gold 1952 3½s	100,000	100,000	90,000	89,000
St Louis Term Ry Ass'n gen mtg rfd sk gold 1953 4s	25,000	25,000	24,375	24,500
Batchellor Timber Co Saginaw Mich gold end J T Wylie & Co 1910-15 6s	75,000	75,000	75,000	75,000
Consolidated Coal Co Saginaw Mich 1st mtg 1911–30 6s	50,000	50,000	50,000	50,400
Idaho Irrigation Co Ltd 1st mtg Carey act gold 1913–19 6s	10,000	10,000	9,850	10,000
Long Bell Libr Co 1st & rfd mtg gold 1910–11 6s	4,000	4,000	4,000	4,000
Long Bell Libr Co 1st & rfd mtg 1920 6s	90,000	90,000	88,650	90,000
Saginaw Mich Gas Co 1st mtg gold 1916 5s	11,000	11,000	11,000	11,000
Western Union Tel Co fd & rl est mtg gold 1950 4½s	8,000	8,000	7,760	7,760
Stocks:				
10 Scott Ferguson & Co Chicago Ill pfd	1,000	1,000	1,000	1,000
Totals	$717,880	$717,880	$724,186	$717,243

UNITED SURETY COMPANY

BALTIMORE, MD.

[Incorporated 1902; commenced business January 2, 1906]

HENRY G. PENNIMAN, President ROBERT A. DOBBIN, JR., Secretary

CAPITAL

Capital paid up in cash, $500,000

INCOME

Net premiums:		
Accident	$53,686 27	
Health	435 72	
Fidelity	69,331 97	
Surety	631,090 36	
Plate glass	35,970 39	
Burglary and theft	83,856 43	
Total		$874,371 14
Interest:		
Mortgage loans	$511 50	
Collateral loans	3,092 51	
Bonds and stocks	7,040 00	
On deposits	4,691 32	
Other sources	311 95	
Total		15,647 28
Rents		10,000 00
Total Income		**$900,018 42**
Ledger Assets December 31, 1908		**796,449 58**
Total		**$1,696,468 00**

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident	$8,359 56	
Health	175 72	
Fidelity	5,359 79	
Surety	96,837 12	
Plate glass	10,215 60	
Burglary and theft	16,787 35	
Total		$137,735 14

Note by Department.— The license of this company to transact business in the State of New York expired at midnight on April 30, 1910. A re-license to transact business in this state for the current year was refused by the department. An examination of the company, made as of February 28, 1910, by the Maryland Insurance Department disclosed the fact that its capital was impaired about $90,000. It is stated that Mr. Thomas H. Bowles acquired a controlling interest of the stock of the United Surety in April last. At a meeting of the board of directors held on April 14, 1910, the capital of the company was reduced from $500,000 to $250,000.

Investigating and adjusting claims:		
Accident	$1,231 05	
Health	4 00	
Fidelity	2,295 08	
Surety	12,245 82	
Plate glass	6 98	
Burglary and theft	2,516 36	
Total		$18,299 29
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident	$11,476 25	
Health	143 37	
Fidelity	17,821 25	
Surety	159,930 66	
Plate glass	11,611 96	
Burglary and theft	19,665 56	
Total		220,649 05
Salaries and all other compensation of officers, directors, trustees and home office employees		69,301 95
Salaries, traveling and all other expenses of agents not paid by commissions		48,916 95
Rents		10,000 00
Repairs and expenses on real estate		5,204 84
Taxes on real estate		5,415 19
State taxes on premiums		9,675 66
Insurance department licenses and fees		9,532 29
All other licenses, fees and taxes		3,133 83
Legal expenses		15,926 26
Advertising		8,354 07
Printing and stationery		12,401 91
Postage, telegraph, telephone and express		6,887 66
Furniture and fixtures		3,316 67
Traveling		13,458 20
Sundries		9,858 22
Agents' balances charged off		1,303 23
Total Disbursements		**$609,370 41**
Balance		**$1,087,097 59**

LEDGER ASSETS

Book value of real estate		$250,000 00
Mortgage loans		3,000 00
Collateral loans		102,230 00
Book value of bonds		213,430 00
Cash in company's office		6,970 33
Deposits in trust companies and banks *not on interest*		4,127 23
Deposits in trust companies and banks *on interest*		271,792 29
Premiums in course of collection:		

	Written on or after Oct. 1	Written before Oct. 1	
Accident	$14,111 91	$1,212 18	
Fidelity	8,880 07	2,100 65	
Surety	75,482 49	37,958 89	
Plate glass	7,918 12	487 17	
Burglary and theft	20,457 44	2,042 97	
Totals	$126,850 03	$43,801 86	170,651 89

Bills receivable	$1,658 70
Suspense	2,203 06
Baltimore Equitable Society prepaid insurance	500 00
Due from individuals and corporations	11,648 70
Advance on contracts	42,916 69
Windsor Trust Company — proportionate interest in special deposit to credit of Excise Reinsurance Association	5,968 70
Total	**$1,087,097 59**

NON-LEDGER ASSETS

Interest due and accrued:		
Collateral loans	$3,436 71	
Other assets	583 33	
Total		4,020 04
Open reinsurance account		88,962 83
Gross Assets		**$1,180,080 46**

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$1,658 70	
Suspense	2,203 06	
Advances on contracts	42,916 69	
Premiums in course of collection written before October 1, 1909	43,801 86	
Book value of bonds and stocks over market value	6,183 75	
Due from individuals and corporations	11,648 70	
Open reinsurance account	88,962 83	
Call loans	3,381 00	
Total		200,756 59
Total admitted Assets		**$979,323 87**

LIABILITIES

Losses and claims	Adjusted	Unadjusted and reported	Resisted	Total
Accident	.....	$6,453 87	$1,000 00	$7,453 87
Fidelity	$2,035 15	2,806 58	300 00	5,141 73
Surety	450 50	104,208 71	15,063 00	119,722 21
Plate glass	.....	625 85	.....	625 85
Burglary and theft	23 25	2,509 00	1,950 00	4,482 25
	$2,508 90	$116,604 01	$18,313 00	$137,425 91
Deduct reinsurance				2,221 96
Total unpaid claims				$135,203 95

Unearned premiums:		
Accident	$20,263 64	
Health	210 86	
Fidelity	31,204 76	
Surety	239,260 79	
Plate glass	15,495 97	
Burglary and theft	44,263 20	
Total		350,699 22

Commissions due or to become due on business written on or after October 1, 1909:		
Accident	$4,287 92	
Fidelity	2,367 70	
Surety	20,217 29	
Plate glass	2,868 04	
Burglary and theft	5,142 93	
Total		$34,883 88
Salaries, rents and miscellaneous accounts due or accrued		2,000 00
Taxes due or accrued		11,500 00
Return premiums		7,936 98
Reinsurance		5,767 99
Total liabilities except capital		**$547,992 02**
Capital	$500,000 00	
Impairment	68,668 15	
Surplus to policyholders		431,331 85
Total Liabilities		**$979,323 87**

EXHIBIT OF PREMIUMS

	Accident	Health	Burglary and theft
In force December 31, 1908	$23,198 31	$260 92	$82,009 68
Written or renewed	64,154 90	676 90	107,502 21
Totals	$87,353 21	$937 82	$189,511 89
Expired and cancelled	45,387 44	516 10	94,450 75
Balance	$41,965 77	$421 72	$95,061 14
Reinsurance	1,438 48	.....	12,442 58
Net in force December 31, 1909	$40,527 29	$421 72	$82,618 56

	Fidelity	Surety	Plate glass
In force December 31, 1908	$52,682 21	$313,572 29	$20,597 56
Written or renewed	70,269 93	626,863 57	37,069 82
Totals	$122,952 14	$940,435 86	$57,667 38
Expired and cancelled	59,069 08	463,422 38	26,916 10
Balance	$63,883 06	$477,013 48	$30,751 28
Reinsurance	1,233 32	16,210 19	.....
Net in force December 31, 1909	$62,649 74	$460,803 29	$30,751 28
Amount at risk December 31, 1909	6,566,744 00	63,108,455 00	.....

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)		$1,788,112 29
Losses paid since organization (less reinsurance)		324,572 20
Cash dividends declared since organization		15,000 00
Company's stock owned by directors at par value		346,200 00
Losses and claims incurred during the year (less reinsurance):		
Accident	$14,794 94	
Health	154 72	
Fidelity	4,002 87	
Surety	179,440 56	
Plate glass	10,118 98	
Burglary and theft	14,638 01	
Total		223,150 08

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance	Gross losses paid less reinsurance
Accident	$338 20	
Fidelity	4,917 96	$1,270 83
Surety	243,657 64	36,388 07
Burglary and theft	16,784 42	9,373 16
Totals	$265,698 22	$47,032 06

SCHEDULE OF REAL ESTATE OWNED, CLASSIFIED BY STATES

STATE	Book value	Market value
Maryland	$250,000	$254,210

SCHEDULE OF MORTGAGES OWNED, CLASSIFIED BY STATES

State	Amount of principal unpaid
Maryland	$3,000

SCHEDULE OF COLLATERAL LOANS

	Par value	Rate used	Market value	Amount loaned	Interest
50 Cabin Run Coal Co	$5,000	50	$2,500	$1,625	6
532 Euclid Paint Co Cleveland Ohio	53,200	100	53,200	20,000	6
Mortgage deed to lot No 6 in block No 2 of Clark's addition to Minneapolis	.....	....	2,500	1,600	6
100 Quaker Ridge Realty Co	10,000	100	10,000	4,000	6
Gypsum Mfg Co 1st mtg 1928 5s	10,000	85	8,500		
110 Knickerbocker Ice Co	11,000	100	11,000		
446 G B S Brewing Co com	44,600	2	892		
4 Houston Oil Co pref	400	40	160		
5 Houston Oil Co com	500	9	45	35,300	6
112 Com & Farmers National Bank	11,200	100	11,200		
G B S Brewing Co income	93,500	12	11,220		
Jacksonville Gas Co 5s	1,000	95	950		
G B S Brewing Co income	3,500	12	420		
9 Com & Farmers National Bank	900	100	900		
29 G B S Brewing Co com	2,900	2	58	1,360	6
Baltimore Country Club 2d 5s	100	100	100		
Gypsum Mfg Co 1st 5s	20,000	85	17,000		
200 Quaker Ridge Realty Co	20,000	100	20,000	5,000	6
Chas. E. Locke, 2, $5,000 notes	10,000	....	10,000		
50 Cornplanters Refining Co	5,000	200	10,000		
202 Cherokee Oil & Gas Co	20,200	100	20,200	10,000	6
36 Com & Farmers National Bank	3,600	100	3,600	3,100	6
188 G B S Brewing Co com	18,800	2	376		
25 Ala Coal & Iron Co com	2,500	32	800	1,225	6
4 Houston Oil Co pref	400	40	160		
G B S Brewing Co income	500	12	60		
30 Com & Farmers National Bank	3,000	100	3,000	2,700	6
23 8-13 Com & Farmers National Bank	2,361	100	2,361		
50 New York Engine Co	5,000	50	2,500	6,200	6
25 Alabama Coal & Iron Co	2,500	30	750		
G B S Brewing Co income	18,500	12	2,220		
76 12-13 Com & Farmers National Bank	7,692	100	7,692	6,000	6
54 Com & Farmers National Bank	5,400	100	5,400	4,120	6
Totals	$393,253		$219,764	$102,230	

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Western Maryland R R Co 1st mtg 1952 4s.....	$830	$1,000	$859	$860
Wabash Pitts Term Ry Co 1st mtg 1954 4s...	5,600	10,000	5,387	5,400
Baltimore City burnt dist imp loan 1954 3½s...	207,000	200,000	201,000	198,000
Totals	$213,430	$211,000	$207,246	$204,260

Real Estate Title and Mortgage Guarantee Companies

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF TITLE AND MORTGAGE GUARANTEE COMPANIES AUTHORIZED TO TRANSACT BUSINESS IN THIS STATE, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1909.

BOND AND MORTGAGE GUARANTEE COMPANY.

No. 175 REMSEN STREET, BROOKLYN, N. Y.

New York City Office, 176 Broadway, New York, N. Y.

[Incorporated April 19, 1892; commenced business June 13, 1892]

WALDRON P. BELKNAP, President JOHN L. SHERWOOD, Secretary

CAPITAL

Capital paid up in cash, $5,000,000

ASSETS

Market value of real estate owned	$248,900 97
Mortgage loans	5,065,431 82
Interest due and accrued on mortgage loans	41,519 98
Market value of stocks and bonds owned	857,520 00
Cash in office and in bank	1,578,981 47
Interest due and accrued	16,240 66
Interest advanced on mortgage investments	159,216 47
Accrued interest advanced on mortgages sold	83,412 93
Total Assets	**$8,051,224 30**

LIABILITIES

Salaries and other miscellaneous expenses, due and accrued	$5,000 00
Taxes due and accrued	9,362 27
Interest collected for and due clients January 1, 1910	252,413 15
Total liabilities, except capital and net surplus	**$266,775 42**
Capital	**5,000,000 00**
Undivided profits	**284,448 88**
Surplus beyond all liabilities	**2,500,000 00**
Total Liabilities	**$8,051,224 30**

RECEIPTS

Net cash received for premiums	$936,561 13
Interest on bonds and mortgages	308,365 55
Rent	7,647 25
Increase in capital	2,000,000 00
Total Receipts	**$3,252,573 93**

DISBURSEMENTS

Net amount paid for losses	$7,722 23
Taxes	18,981 03
Dividends to stockholders	1,920,000 00

Note.— The aggregate amount of bonds and mortgages December 31, 1909, guaranteed by the company $187,839,870.71.

Commissions and brokerage	$391 25
Salaries and other charges of officers and employees	148,780 82
All other disbursements	40,564 89
Total Disbursements	**$2,136,440 22**

GENERAL INTERROGATORIES

Premiums received since the organization of the company	$5,784,720 73
Losses paid since organization	11,731 26
Cash dividends declared since the company commenced business	4,354,985 00
Company's stock owned by the directors	676,700 00

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Company market value	Department market value
City of New York assess bonds Nos 395 & 396A 1914 3½s	$1,600	$2,000	$1,940	$1,960
City of New York Nos. 2673 to 2676 & 4765 to 4782 1914 3½s	17,600	22,000	21,340	21,560
City of New York Nos. 1514 to 1536 1954 3½s	18,400	23,000	20,240	20,700
City of New York revenue No 1532 1910 4s	500,000	500,000	500,000	500,000
Stocks:				
400 Title Guarantee and Trust Co	120,000	40,000	230,000	230,000
400 Realty Associates	40,000	40,000	54,000	54,000
100 City Real Estate Co.	30,000	10,000	30,000	30,000
Totals	$727,600	$637,000	$857,520	$858,220

BUFFALO ABSTRACT AND TITLE COMPANY

BUFFALO, N. Y.

[Incorporated and commenced business June 30, 1902]

CHARLES B. HILL President EDWARD L. KOONS, Secretary

CAPITAL

Capital paid up in cash, $260,000

ASSETS

Mortgage loans		$178,270 00
Interest due and accrued on mortgage loans		2,080 69
Market value of bonds owned		32,800 00
Cash in office and in bank		25,815 16
Interest due and accrued		535 40
Ledger accounts		24,604 00
Plant		72,636 75
	$336,742 00	
Excess of market value of bonds over amortized value	99 16	
Total Assets		**$336,642 84**

LIABILITIES

Cash dividends to stockholders, unpaid		$10,400 00
Salaries and other miscellaneous expenses, due and accrued		600 41
Taxes accrued		193 50
Total liabilities, except capital and net surplus		**$11,193 91**
Capital		**260,000 00**
Surplus beyond all liabilities		**65,448 93**
Total Liabilities		**$336,642 84**

RECEIPTS

Net cash received for premiums	$5,220 00
Interest on bonds, $1,525.00, mortgages, $9,328.31	10,853 31
Interest from all other sources	582 85
Searches and abstracts of titles	62,604 35
Remitted from branch office	1,534 31
Treasurers' account	12 68
Total Receipts	**$80,807 50**

DISBURSEMENTS

Dividends paid stockholders	$23,400 00
Taxes	831 58
Salaries and other charges of officers and employees	44,565 09
Correcting searches, rent and other expenses	7,353 08
Total Disbursements	**$76,149 75**

GENERAL INTERROGATORIES

Cash dividends declared since company commenced business	$143,400 00
Company's stock owned by the directors	54,200 00

SCHEDULE OF BONDS OWNED

	Book value	Par value	Co. & dep't market value
Aurora Elgin & Chicago Ry Co 1st mtg 1941 5s	$4,913	$5,000	$5,050
Cataract Power & Conduit Co 1st mtg 1927 5s	5,050	5,000	5,100
Atlantic Coast Line R R Co 1st con 1952 4s	4,850	5,000	4,800
New York Central & Hudson River R R Co gen mtg 1997 3½s	4,700	5,000	4,550
Niagara Falls Power Co 1st mtg 1932 5s	2,888	3,000	3,000
Crosstown St Ry Co of Buffalo 1st mtg 1932 5s	5,325	5,000	5,300
Lackawanna Steel Co 1st mtg 1923 5s	2,974	3,000	3,000
Buffalo & Lockport Ry Co 1st mtg 1938 5s	2,000	2,000	2,000
Totals	$32,699	$33,000	$32,800

HOME TITLE INSURANCE COMPANY OF NEW YORK

383 JAY STREET, BROOKLYN, N. Y.

[Incorporated April 4, 1906; commenced business May 4, 1906]

HENRY B. DAVENPORT, President D. S. COE, Secretary

CAPITAL

Capital paid up in cash, $250,000

ASSETS

Market value of real estate owned	$56,116 04
Mortgage loans	743,931 68
Interest due and accrued on mortgage loans	8,899 30
Interest accrued on guaranteed mortgages	7,304 81
Cash in office and in bank	100,121 68
Interest on guaranteed mortgages	2,359 58
Accounts receivable	3,324 78
Plant	50,000 00
Gross Assets	$972,057 87
Deduct accounts receivable over three months due	2,038 78
Total Assets	$970,019 09

LIABILITIES

Money held for investment in mortgages	$35,263 09
Trust account	15,520 20
Interest accrued	634 42
Taxes accrued	133 32
Borrowed money, due and to become due	273,275 00
Total liabilities, except capital and net surplus	$324,826 03
Capital	250,000 00
Surplus beyond all liabilities	395,193 06
Total Liabilities	$970,019 09

RECEIPTS

Interest on mortgages and bank balances	$18,801 63
Rent	5,100 00
Received for fees from all sources	125,656 14
Total Receipts	$149,557 77

DISBURSEMENTS

Dividends	$18,750 00
Commissions and brokerage	14,786 18
Salaries and other charges of officers and employees	46,358 02

Rent	$3,850 00
Searches	3,706 44
Stationery	2,060 74
Office and real estate expense, etc	14,689 52
Total Disbursements	**$104,200 90**

GENERAL INTERROGATORIES

Losses paid since organization	$788 00
Cash dividends declared since the company commenced business.	36,107 00
Company's stock owned by the directors	97,100 00

NOTE.—The aggregate amount of bonds and mortgages December 31, 1909, guaranteed by the company, $2,445,180.00.

LAWYERS' MORTGAGE COMPANY

No. 59 LIBERTY STREET, NEW YORK

[Organized February 9, 1893; commenced business December 12, 1894]

RICHARD M. HURD, President CECIL C. EVERS, Secretary

CAPITAL

Capital paid up in cash, $4,000,000

ASSETS

Market value of real estate owned	$175,000 00
Mortgage loans	5,348,158 16
Interest accrued on mortgage loans	60,568 58
Cash in office and in bank	1,224,328 07
Interest due and accrued on assigned mortgages	134,007 61
Insurance premiums and taxes advanced and in course of collection	1,613 77
Total Assets	**$6,943,676 19**

LIABILITIES

Total unearned premiums	$36,077 78
From clients for mortgages in process of closing	640,300 22
Funds retained to secure payment of interest, taxes, etc	19,552 97
Total liabilities, except capital and net surplus	**$695,930 97**
Capital	**4,000,000 00**
Surplus beyond all liabilities	**2,247,745 22**
Total Liabilities	**$6,943,676 19**

RECEIPTS

Net cash received for premiums	$299,049 70
Interest on mortgages	131,967 69
Interest and dividends from all sources	21,219 43
Rent	7,362 31
Total Receipts	**$459,599 13**

DISBURSEMENTS

Advertising and stationery	$14,403 93
Dividends to stockholders	390,000 00
Rent	19,000 00
Salaries and other charges of officers and employees	86,625 06
Taxes and general expenses	25,969 19
Total Disbursements	**$535,998 18**

GENERAL INTERROGATORIES

Premiums received since the organization of the company....	$1,509,518 68
Losses paid since organization.....	11,922 09
Cash dividends declared since the company commenced business.	1,674,787 75
Company's stock owned by the directors.....	643,500 00

NOTE.— The aggregate amount of mortgages December 31, 1909, guaranteed by the company, $94,702,480.00.

LAWYERS' TITLE INSURANCE AND TRUST COMPANY

No. 160 BROADWAY, NEW YORK

[Organized April 15, 1887; commenced business July 18, 1887]

EDWIN W. COGGESHALL, President WALTER N. VAIL, Secretary

CAPITAL

Capital paid up in cash, $4,000,000

ASSETS

Market value of real estate owned		$3,468,081 90
Mortgage loans		7,439,879 51
Interest due on mortgage loans		104,900 70
Market value of stocks	$1,010,453 00	
Book value of bonds	2,375,053 10	
		3,385,506 10
Collateral loans		3,913,987 81
Cash in office and in bank		2,572,475 65
Interest due and accrued on collateral loans		31,679 73
Interest due and accrued on stocks and bonds		23,539 25
Interest due and accrued on other assets		27,069 42
Bills purchased		1,657,602 05
Rents due and accrued		1,471 51
Ledger balances		366,915 40
Total Assets		**$22,993,109 03**

LIABILITIES

Losses adjusted, including all reported and supposed losses	$10,500 00
Deposits	12,023,068 59
Moneys retained and deposits in trust	472,434 04
Cash dividends to stockholders, unpaid	120,000 00
Commissions	45,366 86
Taxes accrued	62,639 55
Title fees unearned	62,201 75
Reserve for current expenses	10,977 50
Rent accrued	4,421 62
Interest accrued	24,167 94
Total liabilities, except capital and net surplus	**$12,835,777 85**
Capital	**4,000,000 00**
Undivided profits	**657,331 18**
Surplus beyond all liabilities	**5,500,000 00**
Total Liabilities	**$22,993,109 03**

RECEIPTS

Received for premiums searches and fees	$1,322,466 37
Interest from all sources	785,825 67
Rent	201,686 00
Commissions, appraisals, etc.	22,928 31
Profit on securities and real estate sold	55,676 77
Surveys	75,195 30
Total Receipts	**$2,463,778 42**

DISBURSEMENTS

Net amount paid for losses	$37,932 51
Dividends to stockholders	480,000 00
Official and other searchers	7,353 15
Salaries and other charges of officers and employees	764,663 69
Taxes	142,270 16
Interest	372,824 35
Rent	142,811 84
Real estate expense	113,561 46
Stationery and printing	22,305 69
Legal expenses	25,930 91
Telephone	11,545 07
Insurance	2,548 85
Library and furniture	8,263 50
Advertising	44,557 89
All other disbursements	76,040 29
Total Disbursements	**$2,252,609 36**

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Company market value	Department market value
N Y State canal 1959 3s.	$505,625	$500,000	$515,000	$515,000
N Y City 1959 4s	208,811	207,000	208,035	207,000
N Y City 1958 4s	21,569	21,000	21,105	21,000
City of Schenectady N Y 1910 5s	25,000	25,000	25,000	25,000
Los Angeles Cal 1935 4½s	43,272	40,000	42,544	43,000
Los Angeles Cal 1936 4½s	65,010	60,000	63,894	64,800
Norwich Conn wtr bonds 1910 5s	50,000	50,000	50,000	50,000
Paterson N J 1910 4s	5,000	5,000	5,000	5,000
N Y Gas Elec Light Heat & Power Co 1948 5s	50,000	50,000	51,500	51,500
Chi Rock Island & Pac Ry Co ser H 1910 4s	52,000	52,000	52,000	52,000
Chi Rock Island & Pac Ry Co ser H 1910 4s		10,000		10,000
Chi Rock Island & Pac Ry Co ser I 1911 4s		11,000		10,890
Chi Rock Island & Pac Ry Co ser J 1912 4s		10,000		9,800
Chi Rock Island & Pac Ry Co ser K 1913 4s		9,000		8,730
Chi Rock Island & Pac Ry Co ser L 1914 4s	76,500	9,000	80,750	8,640
Chi Rock Island & Pac Ry Co ser M 1915 4s		9,000		8,550
Chi Rock Island & Pac Ry Co ser N 1916 4s		9,000		8,550
Chi Rock Island & Pac Ry Co ser O 1917 4s		9,000		8,460
Chi Rock Island & Pac Ry Co ser P 1918 4s		9,000		8,370

NOTE.— The aggregate amount of bonds and mortgages December 31, 1909, guaranteed by the company, $325,000.

Bonds:	Book value	Par value	Company market value	Department market value
Chi Rock Island & Pac R R Co 1910 5s.....	$20,475	$20,000	$20,475	$20,400
Pere Marquette R R Co ref 1955 4s	27,000	45,000	35,100	35,550
Pere Marquette R R Co equip 1910 4½s.....	6,000	6,000	6,000	6,000
Pere Marquette R R Co 1910 6s	5,000	5,000	5,000	5,000
Western Maryland R R Co 1952 4s	37,500	50,000	42,875	43,000
Lackawanna Steel Co 1910 5s.	47,500	50,000	50,000	50,000
Chamber of Commerce Income bonds last rate 1%	1,000	1,000	1,000	2,100
Penn R R Co 1948 4s....	1,915	2,000	2,080	2,080
N Y City Ry-Met St Ry receiver's ctfs 1910 4½s.	200,000	200,000	200,000	200,000
N Pac-Gt North'n-C B & Q coll joint bonds 1921 4s	49,625	50,000	48,375	48,500
Chi & Alton Equip Assoc ser C 1913 4s.....	19,472	20,000	19,550	19,600
Chi Milw & St Paul (Hast & Dak div) 1910 7s..	13,000	13,000	13,000	13,000
Chi Milw & St Paul (Hast & Dak div) 1910 5s...	6,000	6,000	6,000	6,000
Georgia R R & Banking Co 1910 6s	17,000	17,000	17,000	17,170
Atlanta & Charlotte Air Line Ry 1910 4½s....	10,000	10,000	10,000	10,000
Atlantic Coast Line R R Co 1952 4s	97,125	100,000	96,000	96,000
Wisc Cent (Sup & Duluth div) & term 1936 4s...	23,375	25,000	92,000	23,000
Wisc Cent (Sup & Duluth div) & term 1936 4s...	70,219	75,000		69,000
Seaboard Air Line Ry equip ser T 1910 5s..	35,000	35,000	35,000	35,000
Southern Pac rfdg 1955 4s	18,002	19,000	18,002	18,050
Armour & Co real estate 1st mtg 1939 4½s.....	47,625	50,000	47,188	47,500
Metropolitan St Ry Co of Kansas City Mo cons mtg 1910 5s	50,000	50,000	50,000	50,000
Mich Cent R R Co debs 1929 4s	70,688	75,000	69,750	69,750
Mortgage Bond Co 1966 4s	22,437	25,000	22,438	22,250
Chi Milw & St Paul Ry Co 1934 4s	94,750	100,000	93,625	94,000
Pillsbury-Washburn Flour Mills Co 1928 5s.....	1,000	5,600	1,000	4,760
Maxwell-Briscoe Motor Co 1910 6s	92,120	94,000	92,120	92,120
Wabash R R Co ref 1956 4s.	38,250	50,000	38,813	39,000
Amer Tel & Tel Co conv 1936 4s	53,000	50,000	105,500	53,000
Amer Tel & Tel Co conv 1936 4s	52,688	50,000		53,000
Chi & Eastern Ill R R Co ref & imp 1955 4s....	44,500	50,000	43,000	43,000
Stocks:				
1,960 Lawyers Mtg Co...	392,000	196,000	474,320	282,240
1,176 Lawyers Mtg Co...	117,600	117,600	284,592	282,240
355 Mortgage Bond Co.	35,500	35,500	40,115	40,115
1,000 Lawyers Westchester Mtg & Title Co..	105,105	100,00	105,105	115,115
250 Lawyers Realty Co.	25,000	25,000	25,000	25,000
866 Penn R R Co.....	58,934	43,300	59,321	59,321
200 Queens Co Mtg Co.	21,000	20,000	22,000	22,000
Totals.	$3,130,193	$2,990,100	$3,406,171	$3,418,511

SCHEDULE OF COLLATERAL LOANS

	Par value	Rate used	Market value	Amount loaned	Interest
Brooklyn Union Gas 1945 5s	$1,000	....	$1,070		
Union Pacific pfd	1,000	....	1,030	$2,500	6
Western Union Tel	1,300	77	1,001		
American Tobacco 6s	1,000	....	1,060		
U. S. Steel sf fund 5s	1,000	....	1,050		
Wabash ref 4s	1,000	....	770		
No Pac & Gt No C B & Q jt 4s	1,000	....	960		
Standard Oil	600	660	3,960		
Denver & Rio Grande pfd	6,000	84	5,040		
U. S. Steel com	500	90	450		
U S Steel pfd	1,000	....	1,250		
Inter Metropolitan com	4,000	24	960		
Southern Railway pfd	1,000	....	740		
American Sugar pfd	1,000	....	1,210		
Crex Carpet	4,000	60	2,400		
Mo Kan & Texas	1,000	....	500		
American Ice	2,000	26	520		
Westinghouse Electric	1,000	....	820		
American Can com	3,000	13	390		
Tol St L & West com	5,000	53	2,650		
Iowa Central pfd	2,500	53	1,325		
Colorado Fuel & Iron	3,000	49	1,470		
Corn Products	10,500	23	2,415		
Lake Erie & Western	2,000	26	520		
Chesapeake & Ohio	500	91	455		
Distillers	20,500	36	7,380	75,000	6
Amalgamated Copper	2,000	90	1,800		
Rock Island	1,000	....	540		
American Steel Foundry	5,000	64	3,200		
Peoples Gas	1,000	....	1,150		
Union Bag & Paper com	50,000	13	6,500		
Pennsylvania	2,500	137	3,425		
National Lead	8,000	90	7,200		
Erie General 4s	1,000	....	760		
Central Leather	500	48	240		
American Beet Sugar	10,500	46	4,830		
American Tel & Tel	2,000	142	2,820		
American Linseed pfd	10,000	....	4,600		
Norfolk & Western	1,000	....	990		
Wabash pfd	1,000	....	600		
American Cotton Oil	3,000	67	2,010		
American Agri Chem	7,500	48	3,600		
Anaconda	2,500	54	1,350		
Kansas City Southern	1,000	....	430		
Consolidated Gas	3,500	160	5,600		
North American	1,000	....	840		
Railway Steel Springs	2,500	51	1,275		
Pittsburgh Coal	1,000	....	270		
Nat Enameling & Stamping	1,000	....	280		
Pennsylvania	50,000	137	68,500		
U S Steel pfd	30,000	125	37,500	100,000	6
Atchison	30,000	124	37,200		
Reading	25,000	171	42,750		
Union Pacific	30,000	204	61,200		
Western Union	10,000	....	7,700	100,000	6
Lehigh Valley	5,000	107	10,700		
Southern Railway	10,000	....	3,300		
Southern Pacific	50,000	138	69,000		
Atchison	10,000	....	12,400		
Chesapeake & Ohio	10,000	....	9,100		
American Ice	50,000	26	13,000		
Third Avenue	20,000	18	3,600		
American Beet Sugar	10,000	....	4,600		
Brooklyn Rapid Transit	20,000	79	15,800		
U S Steel	30,000	91	27,300	200,000	6
Rep Iron & Steel	10,000	....	4,600		
Southern Railway	20,000	33	6,600		
Union Pacific pfd	10,000	....	10,300		
Baltimore & Ohio	30,000	118	35,400		
St Louis & So Western pfd	20,000	77	15,400		
National Lead	5,000	90	4,500		
Reading	10,000	....	17,100		
Atchison	50,000	124	62,000	100,000	6
Southern Pacific	50,000	138	69,000		
Atlantic Coast Line	50,000	135	67,500		
Chesapeake & Ohio	50,000	90	45,500	100,000	6
National Lead	20,000	91	18,000		

	Par value	Rate used	Market value	Amount loaned	Interest
U S Steel	$10,000	....	$9,100		
Amalgamated Copper	10,000	....	9,000		
Union Pacific	10,000	....	20,400		
North Pacific	10,000	....	14,500		
Wabash 1st 5s	5,000	112	5,600		
N Y Air Brake 1st 6s	2,000	114	2,280		
Third Avenue ctfs 4s	15,000	68	10,200		
U S Reduction & Ref pfd	10,000	....	2,500	$100,000	6
U S Cast Iron Pipe	10,000	....	3,200		
American Smelting	20,000	103	20,600		
General Electric	10,000	....	15,900		
Chi Gt Western pfd B C & D	10,000	....	3,100		
Chi & Gt Western com C & D	10,000	....	2,400		
Inter Metropolitan	20,000	24	4,800		
Texas Pacific	10,000	....	3,600		
U S Steel sinking fund 5s	2,000	104	2,080		
Anaconda	4,500	54	9,720		
Union Pacific	25,000	204	51,000		
Texas Pacific 2d 5s	8,000	70	5,600		
Wabash com	10,000	....	2,600		
Interboro-Metropolitan com	50,000	24	12,000		
Mexican Central conv 4s	10,000	....	9,600		
Distillers Securities 5s	1,000	....	740		
Peoples Gas	2,000	115	2,300		
National Lead	20,000	90	18,000		
Colorado Fuel & Iron	10,000	....	5,000		
N Y Chicago & St Louis	40,000	64	25,600		
American Locomotive	10,000	....	6,100	200,000	6
Consolidated Gas	10,000	....	16,000		
Baltimore & Ohio	7,000	118	8,260		
U S Steel pfd	10,000	....	12,500		
N Y New Haven & H deb 4s	2,000	96	1,920		
Lake Shore & Mich So 3½s	2,000	92	1,840		
American Tel & Tel	10,000	....	14,100		
Vir Cars Chem	5,000	54	2,700		
Amer Car & Fdy pfd	5,000	118	5,900		
Penn conv 1912 3½s	1,000	....	1,010		
Western Union	30,000	77	23,100		
Central Leather	10,000	....	4,800		
Chicago & Gt Western	20,000	36	7,200		
Union Pacific	10,000	204	20,400		
Chicago Mil & St Paul	10,000	....	15,800		
Pacific Coast 2d pfd	10,000	....	11,500		
U S Steel pfd	40,000	125	50,000		
Colorado Southern	20,000	56	11,200	100,000	6
Texas Pacific	30,000	36	10,800		
Kansas City Southern	10,000	....	4,300		
Distillers Securities	10,000	....	3,600		
North Pacific	10,000	....	14,500		
Allis-Chalmers com	20,000	14	2,800		
Union Pacific conv 4s	12,000	116	13,920		
American Car & Foundry	10,000	....	7,200		
St Paul	20,000	158	31,600		
Hocking Valley pfd	10,000	....	9,000	100,000	6
American Ice	30,000	26	7,800		
Pennsylvania	15,000	137	20,550		
South Pacific conv 4s	10,000	....	10,500		
Texas Pacific	20,000	36	7,200		
Great Northern Ore	70,000	81	56,700		
Union Pacific	10,000	....	20,400		
U S Steel pfd	50,000	125	62,500		
Wisconsin Central com	50,000	49	24,500		
Tol St Louis & West	10,000	....	5,300	200,000	6
Virginia Iron Coal & Coke	20,000	73	14,600		
Lehigh Valley	20,000	107	42,800		
Pennsylvania	12,500	137	17,125		
South Pacific conv 4s	115,000	105	120,750		
U S Steel pfd	60,000	125	75,000		
Consolidated Gas	10,000	....	16,000		
U S Cast Iron Pipe pfd	10,000	....	8,300	200,000	6
North Pacific	10,000	....	14,500		
Bethlehem Steel	10,000	....	3,400		
South Porto Rico Sugar pfd	10,000	....	11,000		
Del & Hudson	10,000	....	18,400		
Great Northern pfd	50,000	143	71,500	100,000	5
North Pacific	10,000	....	14,500		
Great North Ore	50,000	81	40,500		
North Pacific	40,000	145	56,000		
Great North Ore	80,000	81	64,800	100,000	5
South Pacific conv 4s	20,000	105	21,000		

	Par value	Rate used	Market value	Amount loaned	Interest
Delaware & Hudson	$10,000	....	$18,400		
Ches & Ohio 1st 5s	10,000	....	11,300	$50,000	5
New York Central deb 4s	10,000	....	9,500		
Ches & Ohio	30,000	91	27,300		
New York Central	5,000	125	6,255		
Central Vermont 1st 4s	10,000	....	8,500		
U. S. Steel pfd	10,000	....	12,500		
North Pacific	35,000	145	50,750	100,000	5
Penn	5,000	137	6,850		
Mo Kan & Texas	10,000	....	5,000		
Chic & No West	10,000	....	18,200		
Central Leather	10,000	....	4,800		
Western Union	10,000	....	7,700		
Atlantic Coast Line	70,000	135	94,500	100,000	5
B R T	60,000	79	47,400		
American Exchange Nat Bank	500	250	1,250	1,000	5
Delaware & Hudson conv 4s	4,000	102	4,080	5,000	5
Pitts Cin Chi & St L con mtg 4½s	3,000	107	3,210		
Amal Copper	10,000	....	9,000	6,000	5
Colo Fuel and Iron	10,000	....	4,900		
Missouri Pac 1st 6s	3,000	110	3,300		
Iowa Central 1st 4s	3,000	76	2,280	9,000	5
Wabash 1st 5s	5,000	112	5,600		
Union Pacific	10,000	....	20,400		
North American	20,000	84	16,800		
North Pacific	10,000	....	14,500	30,000	5
Atchison	10,000	....	12,400		
Amer. Smelters	20,000	103	20,600		
Penn	15,000	137	20,550	26,000	5
Sloss Sheffield pfd	10,000	....	11,700		
Sloss Iron & Steel 1st 6s	2,000	106	2,120		
Sloss Iron & Steel gen 4½s	6,000	95	5,700	16,000	4½
Union Pacific	3,000	204	6,120		
U S Steel pfd	10,000	....	12,500	5,000	5
N Y City reg 1920 3s	3,000	90	2,700	2,000	4½
Amer Smelters	60,000	103	61,800	20,000	5
Union Pacific	10,000	....	20,400	14,000	5
Bklyn Union Gas Co 5s	5,000	107	5,350	4,800	5
Lexington Ave & Pav Ferry 5s	2,000	94	1,880		
Bway & Seventh Ave 1st 5s	25,000	101	25,250	20,000	5
Fort Worth & Denver City 6s	11,000	113	12,430	10,000	4½
Erie 2d pfd	15,000	40	6,000	3,500	5
U S Realty Co	1,500	84	1,260		
Illinois Central	6,000	147	8,820	7,000	5
Brooklyn Union El 1st 5s	6,000	102	6,120	4,000	4½
Beth Steel 1st 5s	10,000	....	8,800	12,000	5
Brooklyn Union El 5s	6,000	102	6,120		
E I du Pont de Nemours Powder Co 4½s	10,000	....	8,700	8,500	5
Brooklyn Union El 5s	5,000	102	5,100		
Havana Tobacco...5s	10,000	....	6,300		
Granby Con Mining & S & P Co.	5,000	110	5,500	18,000	5
Alliance Realty Co	10,000	....	11,500		
Standard Oil	22,500	660	148,500	45,000	5
Lawyers Mtg Co	11,500	242	27,830	16,000	5
Lawyers Mtg Co	2,000	242	4,840	1,500	5
Balt & Ohio	10,000	....	11,800		
West Union Ill	1,000	....	770	7,544	5
Amal Copper	2,000	90	1,800		
Morris & Essex	5,000	184	9,200	5,000	4½
Penn	5,000	137	6,850	4,000	5
Great North pfd	6,500	143	9,295	8,500	5
Great North Ore	6,500	81	5,265		
Assignment of $2,000 and int on ac ctf of deposit No 1379 Lawyers Title Ins & Trust Co amounting to $10,000	2,000	....	2,000	2,000	5½
Nat Rys of Mexico 1st pfd	10,000	....	6,400		
Duluth So Sh & At pfd	10,000	....	3,500		
United Dry Goods pfd	20,000	113	22,600		
B R T	10,000	....	7,900		
Detroit United	10,000	....	6,300	100,000	4½
Amer Loco	10,000	....	6,100		
Lehigh Valley	1,250	107	2,675		
North Pacific	20,000	145	29,000		
Del & Hudson	20,000	184	36,800		
Central Leather pfd	2,500	108	2,700		

	Par value	Rate used	Market value	Amount loaned	Interest
Great North pfd	$20,000	143	$28,600		
Swift & Co	60,000	108	64,800		
Erie	30,000	33	9,900		
South Pac conv 4s	4,000	105	4,200	$100,000	4
Denver & Rio Gd	10,000	....	5,100		
Balt & Ohio	8,000	118	9,440		
Col & Hocking Coal & Iron	10,000	....	9,100		
Swift & Co	60,000	108	64,800		
Westinghouse Elec	15,000	82	12,300		
Amal Copper	10,000	....	9,000		
Erie	27,000	32	8,910		
South Pac	10,000	....	13,700	100,000	4
B R T	5,000	79	3,950		
North American	12,000	84	10,080		
Wabash ref 4s	6,000	77	4,620		
New Haven deb 1956 4s	7,000	95	6,650		
Union Pacific	10,000	....	20,400		
South Pacific	30,000	138	41,400		
U S Steel com	40,000	90	36,000		
B R T	10,000	....	7,900		
Chic R I & Pac 2002 4s	1,000	....	830	100,000	4½
Kansas City South	20,000	43	8,600		
N Y Ont & West	10,000	....	4,900		
Amer Smelters	10,000	....	10,300		
Reading gen 4s	1,000	....	990		
Missouri Pac	2,500	71	1,775		
Mo Kan & Texas 4s	3,000	91	2,730		
Lack Steel 5s	5,000	100	5,000		
Third Ave ctfs 4s	25,000	68	17,000		
Des Moines & Ft Dodge pfd	10,000	....	8,500		
Suter Pump com	10,000	....	5,200		
Third Ave	10,000	....	1,800		
Wabash Pitts Term ctfs 4s	8,000	53	4,240		
Amer Can com	70,000	13	9,100		
Union Pac conv 4s	20,000	116	23,200		
North Pacific	6,000	145	8,700	200,000	3½
General Elec conv 5s	11,000	147	16,170		
Mo Kan & Texas	30,000	50	15,000		
U S Steel	40,000	91	36,400		
Wisconsin Cent	10,000	....	4,900		
St Louis & San Fran 1st pfd	4,000	73	2,920		
Union Pacific	25,000	204	51,000		
Amer Loco	5,000	61	3,050		
St Louis & So West con 4s	5,000	79	3,950		
Ches & Ohio	10,000	....	9,100		
Union Pac pfd	10,000	....	10,300		
Chic & No West	10,000	....	18,200	10,000	3½
Western Pac 1st mtg 5s	43,000	97	41,710	38,000	3½
Amer Tel & Tel	10,000	....	14,000		
Amer Woolen pfd	100,000	....	103,000	100,000	3½
Penn	25,000	137	34,250		
N Y Central	20,000	125	25,000	30,000	5
Siegel Stores Corp	20,000	75	15,000		
Home Ins Co	11,000	625	68,750	17,000	5
N Y Ont & West ref 4s	2,000	97	1,940	5,000	5
Louis & Nash Neb & Mont 4s	5,000	105	5,250		
Beth Steel 1st 5s	10,000	....	8,800	8,500	4
Bklyn Union El 5s	2,000	102	2,040		
C B & Q Ill Div 4s	5,000	....	5,000	3,000	5
U S Steel com	10,000	....	9,000	2,500	4½
Lawyers Mtg Co	50,000	242	121,000	82,500	5
Draft on Seamans Bank for Savings No 443,532 for	1,600	....	1,600	1,600	5
Kansas City South 3s	2,000	72	1,440		
Atch adj 4s	1,000	....	940		
Chic R I & Pac 1st ref 4s	1,000	....	910	5,000	4½
St Louis & San F ref 4s	1,000	....	850		
South Pac ref 4s	1,000	....	940		
Knoxville Ry & Lt 5s	2,000	94	1,880		
Mackay pfd	200,000	77	154,000	150,000	4
Commercial Cable 4s	50,000	82	41,000		
N Y New Haven & Hart	5,000	158	7,900	3,000	4½
United Shoe Machinery Co	1,500	70	4,200	1,000	6
Chatham Nat Bank	5,000	340	17,000	10,000	5½
Herald Square Realty Co	35,000	150	52,500	20,000	5½
B R T ref 4s	25,000	86	21,500	17,000	5
U S Steel pfd	10,000	....	12,500		

	Par value	Rate used	Market value	Amount loaned	Interest
Participation ctf of Chase Nat Bank for $50,000 in loan of $7,500,000 to Chic R I & Pac secured by $9,000,000 Rock Isl Ark & La Ry Co 1st mtg 4% bonds	$50,000	....	$50,000	$50,000	5
Mtg of $10,000 on 239 Broome st	10,000	....	10,000	8,000	6
Mtg of $10,000 on 236 East 24th st prior lien $10,000	10,000	....	10,000	5,250	6
Mtg of $6,000 on 304 E 43d st	6,000	....	6,000	5,000	6
Mtg on leasehold of $10,000 on n e cor 45th st & 5th ave	10,000	....	10,000	10,000	6
Mtg of $696 on lots 318-321 on map No 1116A Sisters of Charity situated Eastern Boulevard opposite Country Club Bronx	696	....	696		
Mtgs aggregating $21,098.50 map of Rohbauer Park situated Eastern Boulevard Town Dk Road & Pelham Bay, Bronx	21,098	....	21,098	14,593	6
Mtg of $14,000 on n w cor Boston Road & 178th st	14,000	....	14,000	10,000	6
Mtg of $35,000 on w s Ave St John bet Beck & Fox sts, Bronx	35,000	....	35,000	15,000	4½
Two mtgs of $21,000 each on 171 and 173 Ave C	42,000	....	42,000	20,000	6
Mtg of $141,500 on Hunts Point (Spofford st) Randall & Spofford ave Coster & Failes sts	141,500	....	141,500	100,000	5
$100,000 interest in two mtgs for $150,000 and $250,000 n w s of West 19th st west of 6th ave	100,000	....	100,000	200,000	5
$300,000 interest in $1,000,000 mtg on n w cor 6th ave & 19th st	300,000	....	300,000		
Bond & mtg on n s Ann st 118 ft 8 in w of William st running through to Beekman st	25,000	....	25,000	15,000	5½
Pass book No 360,112 Dime Sav Bank Brooklyn	200	....	200	200	5
72 shares Del Lack & West R R ½ stock	3,600	600	21,600	6,800 2,200 1,500 2,000 1,300	5
5 shares Mechanics Bank of Brooklyn ½ stock	250	250	625	150	5
Pass book No 339,996 Dime Sav Bank Brooklyn	500	....	500	500	5
2 shares Mechanics Bank Brooklyn ½ stock	100	250	250	100	5
Pass book No 277,331 Dime Savings Bank Brooklyn	300	....	300	300	5
Showing balance of $3,000	300	....	300	300	5
2 No Pac Gt Nor reg 4% C B & Q coll	2,000	97	1,940	1,250	5
10 shares Am Smelting & Refining Co pfd	1,000	111	1,110	500	5½
3 shares Kings County Electric L & P Co	300	125	375	100	6
Assignment of 1st mtg given by Bon Ton Const Co to Eltoma Realty Co dated Nov 9 1909 on property n e corner Beverly road and Rogers ave Brooklyn	1,500	....	1,500	1,000	6
Totals	$5,423,594		$5,569,145	$3,913,988	

LAWYERS' WESTCHESTER MORTGAGE AND TITLE COMPANY

WHITE PLAINS, N. Y.

[Organized August 11, 1906; commenced business October 4, 1906]

CLARENCE S. McCLELLAN, President PHILIP S. DEAN, Secretary

CAPITAL

Capital paid up in cash, $250,000

ASSETS

Mortgage loans	$250,800 00
Interest due and accrued on mortgage loans	3,390 56
Cash in office and in bank	101,839 95
Interest due and accrued	19,402 21
Searching and examining titles	30,379 18
Total Assets	**$405,811 90**

LIABILITIES

Mortgage certificates	$42,200 00
Money retained for clients	30,784 96
Interest paid in advance	1,315 75
Interest accrued	12,239 71
Commissions and accounts payable	29,461 16
Total liabilities, except capital and net surplus	**$116,001 58**
Capital	**250,000 00**
Surplus beyond all liabilities	**39,810 32**
Total Liabilities	**$405,811 90**

RECEIPTS

Interest on mortgages and all other sources	$10,338 70
Premiums	5,733 95
Searching and examining titles	31,009 47
Total Receipts	**$47,082 12**

DISBURSEMENTS

Dividends to stockholders	$5,000 00
General expenses	2,717 19
Salaries and other charges of officers and employees	10,028 91
State and local taxes	587 82
Commissions	3,127 96
Examination of titles	20,968 72
All other disbursements	1,118 82
Total Disbursements	**$43,549 42**

NOTE.— The aggregate amount of bonds and mortgages December 31, 1909, guaranteed by the company, $1,209,650.00.

QUEENS COUNTY MORTGAGE COMPANY

JAMAICA, N. Y.

[Organized and commenced business October 2, 1909]

LEWIS H. LOSEE, President PHILIP S. DEAN, Secretary

CAPITAL

Capital paid up in cash, $200,000

ASSETS

Mortgage loans	$27,965 00
Interest accrued on mortgage loans	91 82
Cash in office and in bank	183,180 25
Interest due and accrued	30 96
Premiums accrued	1 28
Total Assets	**$211,269 31**

LIABILITIES

Interest accrued	$12 78
Salaries and other miscellaneous expenses, due and accrued	998 73
Total liabilities, except capital and net surplus	**$1,011 51**
Capital	**200,000 00**
Surplus beyond all liabilities	**10,257 80**
Total Liabilities	**$211,269 31**

RECEIPTS

Interest on mortgages	$114 59
Interest and dividends from all sources	1,391 23
Fees	917 65
Commissions	90 92
Premiums	1 28
Total Receipts	**$2,515 67**

DISBURSEMENTS

Salaries and other charges of officers and employees	$600 00
Furniture	90 00
Organization expense	862 97
Stationery and printing	497 65
General expense	207 25
Total Disbursements	**$2,257 87**

NOTE.— The aggregate amount of mortgages December 31, 1909, guaranteed by the company $7,000.

THE TITLE INSURANCE COMPANY OF NEW YORK

No. 135 BROADWAY, NEW YORK

[Organized December 3, 1901; commenced business December 18, 1901]

EDGAR J. LEVEY, President CYRIL H. BURDETT, Secretary

CAPITAL

Capital paid up in cash, $2,000,000

ASSETS

Market value of real estate owned	$976,377 80
Mortgage loans	1,419,740 67
Interest due and accrued on mortgage loans	28,105 63
Market value of stocks owned	91,158 21
Collateral loans	5,850 00
Cash in office and in bank	437,568 32
Interest due and accrued	1,432 32
Accounts receivable	600 00
Rents due and accrued	2,525 78
Fees, surveys and special services	113,239 38
Real estate record and tax (plant)	536,993 93
Total Assets	**$3,613,592 04**

LIABILITIES

Salaries and other miscellaneous expenses, due and accrued	$3,439 34
Commissions and brokerage	5,793 81
Accrued interest payable	3,500 00
Total liabilities, except capital and net surplus	**$12,733 15**
Capital	**2,000,000 00**
Surplus beyond all liabilities	**1,600,858 89**
Total Liabilities	**$3,613,592 04**

RECEIPTS

Net cash received for premiums	$107,482 58
Interest on mortgages	83,503 85
Interest and dividends from all sources	13,652 00
Rent	149,262 53
Fees, conveyancing, litigation, insurance special services, commissions, etc	375,954 30
Total Receipts	**$729,855 26**

DISBURSEMENTS

Net amount paid for losses	$733 27
Taxes	32,218 16
Dividends to stockholders	140,000 00

Commissions and brokerage	$38,775 63
Salaries and other charges of officers and employees	247,490 44
Stationery, advertising surveys, furniture, interest on real estate, appraisals, etc.	184,251 79
Total Disbursements	**$643,469 29**

GENERAL INTERROGATORIES

Premiums received since the organization of the company	$1,037,751 54
Losses paid since organization	35,568 44
Cash dividends declared since the company commenced business	670,000 00
Company's stock owned by the directors	454,500 00

COLLATERAL LOANS

	Par value	Rate	Market value	Amount loaned thereon	Interest
N Y Mtg & Security Co (stock)	$3,800	220	$8,360	$5,850	5

SCHEDULE OF STOCKS OWNED

	Book value	Par value	Company market value	Department market value
265 Lawyers Engineer'g & Surveying Co.	$4,292	$2,650	$4,292	$2,650
51 New York & Buffalo Title Co	51,000	51,000	51,000	51,000
7 41st St & Park Ave Improvement Co	35,866	700	35,866	35,868
Totals	$91,158	$54,350	$91,158	$89,518

NOTE.— The aggregate amount of mortgages December 31, 1909, guaranteed by the company $169,500.

UNITED STATES TITLE GUARANTY AND INDEMNITY COMPANY

Nos. 20–24 VESEY STREET, NEW YORK

[Incorporated and commenced business December 11, 1902]

GEO. J. GILLESPIE, President JOHN E. O'BRIEN, Assistant Secretary

CAPITAL

Capital paid up in cash, $1,250,000

ASSETS

Market value of real estate owned		$93,275 15
Mortgage loans		291,642 00
Interest accrued on mortgage loans		3,694 16
Unexpired insurance		313 17
Accounts receivable		35,041 91
Furniture and fixtures		8,936 93
Stationery		891 76
Company's plant		478,936 64
Cash in office and in bank		54,888 00
Rents due		2,622 00
Condemnation proceedings, awards and accrued interest		736,316 97
Gross Assets		$1,706,556 69
Deduct assets not admitted:		
Stationery	$891 76	
Furniture and fixtures	8,936 93	
		9,828 69
Total Assets		**$1,696,730 00**

LIABILITIES

Unpaid bills	$460 70
Agency accounts	14,515 86
Total liabilities, except capital and net surplus	**$14,976 56**
Capital	**1,250,000 00**
Surplus beyond all liabilities	**431,753 44**
Total Liabilities	**$1,696,730 00**

NOTE BY DEPARTMENT.—At a meeting of the stockholders of the United States Title Guaranty and Indemnity Company, held on February 17, 1910, its capital was reduced from $1,250,000 to $625,000. The company was examined by the Department on reduction of said capital under date of April 12, 1910. The examiner in his report fixes the valuation of the company's plant at $203,217 and states in regard to the "Condemnation proceedings" item as follows: "The company carries on its books as an asset the sum of $723,412.24, representing the estimated value of condemnation proceeding contracts. While these contracts have unquestionably some value, for the purposes of this report, however, no credit has been allowed on account thereof."

RECEIPTS

Interest on mortgages	$18,523 77
Rent	5,058 69
Condemnation proceedings, drawing papers, examining titles, recording fees and surveys	183,902 45
Total Receipts	**$207,484 91**

DISBURSEMENTS

Taxes	$878 34
Commissions and brokerage	18,685 08
Salaries and other charges of officers and employees	146,891 50
Rent, closing fees, stationery, legal fees, procuring condemnation contracts, advertising, telephone, etc	142,201 55
Total Disbursements	**$308,656 47**

GENERAL INTERROGATORIES

Losses paid since organization	$16,175 58
Cash dividends declared since the company commenced business.	121,206 00
Company's stock owned by the directors	243,900 00

NOTE — The aggregate amount of lands and mortgages December 31, 1909, guaranteed by the company $1,449,400.

WESTCHESTER AND BRONX TITLE AND MORTGAGE GUARANTY COMPANY

WHITE PLAINS, N. Y.

[Organized December 4, 1902; commenced business December 31, 1902]

FRANCIS M. CARPENTER, President J. CRAWFORD STEVENS, Secretary

CAPITAL

Capital paid up in cash, $500,000

ASSETS

Market value of real estate owned	$92,527 65
Mortgage loans	946,449 50
Interest due and accrued on mortgage loans	13,167 41
Cash in office and in bank	152,031 94
Interest due and accrued	7,427 27
Gross premiums in due course of collection	85,847 89
Bills receivable	17,639 09
Plant	6,000 59
Total Assets	**$1,321,091 34**

LIABILITIES

Interest due, collected for clients	$10,513 70
Due to clients, retained to pay taxes	66,121 49
Mortgage certificates	237,500 00
Title accounts and commissions payable to become due	62,302 83
Total liabilities, except capital and net surplus	**$376,438 02**
Capital	**500,000 00**
Surplus beyond all liabilities	**444,653 32**
Total Liabilities	**$1,321,091 34**

RECEIPTS

Net cash received for fees	$196,162 07
Interest on mortgages	42,890 87
Premiums, account guaranteed mortgages	22,844 88
From all sources, profits on foreclosure	2,672 81
Total Receipts	**$264,570 63**

DISBURSEMENTS

Taxes	$1,086 44
Examination and title fees	135,553 95
Dividends to stockholders	25,000 00
Commissions and brokerage	17,026 11
Salaries and other charges of officers and employees	23,192 00

Office expenses	$312 26
Car fares and meals	2,432 62
General expenses	557 43
Advertising	3,463 33
Telephones	1,533 83
Postage	1,425 50
Printing and stationery	1,808 35
Maps and books of reference	150 07
Furniture and fixtures	173 33
Rent	599 88
Lighting	181 50
Legal expenses	264 68
Insurance	22 50
Yonkers office	1,637 89
Mount Vernon office	1,109 75
New Rochelle office	2,023 20
New York office	1,512 10
Committee meetings	1,745 00
Total Disbursements	**$222,811 72**

GENERAL INTERROGATORIES

Losses paid since organization of the company	$706 58
Cash dividends declared since the company commenced business.	125,000 00
Company's stock owned by the directors	96,200 00

NOTE.— The aggregate amount of bonds and mortgages December 31, 1909, guaranteed by the company $5,073,400.

Casualty, Surety, Title and Guarantee Insurance Companies Transacting No New Business

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF COMPANIES TRANSACTING NO NEW BUSINESS, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1909.

THE LAWYERS' SURETY COMPANY OF NEW YORK

No. 66 LIBERTY STREET, NEW YORK

[Organized March 30, 1892; commenced business April 1, 1892]

W. C. SCHRYVER, President A. VAN TAMBACHT, Acting Secretary

CAPITAL

Capital paid up in cash, $100,000

INCOME

Net premiums		$4,090 66
Interest:		
Bonds	$5,050 00	
On deposit	12 71	
Total		5,062 71
Total Income		**$9,153 37**
Ledger Assets December 31, 1908		**147,006 43**
Total		**$156,159 80**

DISBURSEMENTS

Salaries and all other compensation of officers, directors, trustees and home office employees	$4,550 04
Inspections	600 00
Taxes on real estate	7 93
All other licenses, fees and taxes	37 21
Legal expenses	109 53
Advertising	36 00
Other disbursements	371 53
Total Disbursements	**$5,712 24**
Balance	**$150,447 56**

LEDGER ASSETS

Book value of bonds	$146,875 00
Deposits in trust companies and banks *not on interest*	46 64
Premiums in course of collection	3,525 92
Total	**$150,447 56**

NON-LEDGER ASSETS

Interest due and accrued on bonds	841 67
Gross Assets	**$151,289 23**

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written before October 1, 1909	$3,525 92	
Book value of bonds over market value	8,275 00	
Total		$11,800 92
Total admitted Assets		**$139,488 31**

LIABILITIES

Losses and claims, unadjusted and reported		$740 00
Unearned premiums		55 00
Salaries, rents and miscellaneous accounts due or accrued		1,800 00
Taxes due or accrued		10 00
Total liabilities except capital		**$2,605 00**
Capital	$100,000 00	
Surplus over all liabilities	36,883 31	
Surplus to policyholders		136,883 31
Total Liabilities		**$139,488 31**

EXHIBIT OF PREMIUMS

	Surety
In force December 31, 1908	$315 76
Written or renewed	282 00
Total	$597 76
Expired and cancelled	487 76
In force December 31, 1909	$110 00

GENERAL INTERROGATORIES

Gross premiums received since organization (less reinsurance and return premiums)	$1,035,924 06
Losses paid since organization (less reinsurance)	60,468 00
Cash dividends declared since organization	239,200 77

BUSINESS IN THE STATE OF NEW YORK

	Gross premiums received less reinsurance
Surety	$487 74

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
New York city corp stock 1910 3s	$40,000	$40,000	$39,600
New York city corp stock 1950 3½s	12,880	14,000	12,600
New York city corp stock 1953 3½s	42,320	46,000	41,400
New York city corp stock 1954 3½s	51,675	50,000	45,000
Totals	$146,875	$150,000	$138,600

THE NORWICH AND LONDON ACCIDENT INSURANCE ASSOCIATION*

NORWICH, ENGLAND

[UNITED STATES BRANCH]

FREDERICK W. BROWN, Attorney, Boston, Mass.

INCOME

Net premiums:		
Workmen's collective		$161 54
Interest:		
Bonds	$13,282 64	
On deposits	341 63	
Other sources	4 87	
Total		13,629 14
Remitted from home office		77,300 00
Sale of furniture and fixtures		1,490 00
Agents' suspense account		162 05
Commission on reinsurance and cancellations		25,801 14
Agents' balances previously charged off		642 84
Total Income		$119,186 71
Ledger Assets December 31, 1908		378,222 72
Total		$497,409 43

DISBURSEMENTS

Net amount paid policyholders for losses:		
Accident	$5,397 03	
Health	1,404 95	
Liability	53,451 19	
Total		$60,253 17
Investigating and adjusting claims:		
Accident	$277 63	
Health	10 40	
Liability	17,476 60	
Total		17,764 63
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Workmen's collective		48 46
Salaries and all other compensation of officers, directors, trustees and home office employees		5,063 02
Salaries, traveling and all other expenses of agents not paid by commissions		578 48

* Reinsured all outstanding risks in the United States Casualty Company, of New York city, and withdrew from New York State, on February 28, 1909.

Medical examiners' fees and salaries	$48 00
Inspections	816 95
Rents	2,981 72
State taxes on premiums	2,665 99
Insurance department licenses and fees	293 62
Reinsurance and return premiums	25,730 30
Legal expenses	711 03
Advertising	184 55
Printing and stationery	33 00
Postage, telegraph, telephone and express	832 04
Furniture and fixtures	14 80
Miscellaneous	3,295 21
Commission to trustees	265 55
Settlement of contract suits	1,450 00
Traveling	6,768 51
Auditors' fees	657 50
Agents' balances charged off	1,248 65
Total Disbursements	**$131,705 18**
Balance	**$365,704 25**

LEDGER ASSETS

Book value of bonds	$357,575 75
Cash in company's office	1,352 59
Deposits in trust companies and banks *on interest*	4,049 82
Bills receivable	1,388 09
Cash in hands of trustees	1,338 00
Total	**$365,704 25**

NON-LEDGER ASSETS

Interest accrued:		
Bonds	$3,140 78	
Other assets	284 99	
Total		3,425 77
Gross Assets		**$369,130 02**

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$1,388 09	
Book value of bonds over market value	3,695 75	
Total		5,083 84
Total admitted Assets		**$364,046 18**

LIABILITIES

Special reserve for unpaid liability losses		$27,324 32
Salaries, rents and miscellaneous accounts due or accrued		1,240 87
Taxes due or accrued		896 11
Total liabilities except capital		**$29,461 30**
Capital (statutory deposit)	$200,000 00	
Surplus over all liabilities	134,584 88	
Surplus to policyholders		334,584 88
Total Liabilities		**$364,046 18**

EXHIBIT OF PREMIUMS

	Accident	Health	Liability
In force December 31, 1908	$36,167 60	$11,825 15	$186,509 62
Written or renewed	8,589 60	2,943 66	61,009 77
Totals	$44,757 29	$14,768 81	$247,519 39
Expired and cancelled	44,414 44	14,628 11	244,314 84
Balance	$342 85	$140 70	$3,204 55
Reinsurance	342 85	140 70	3,204 55

GENERAL INTERROGATORIES

Gross premiums received in United States since organization (less reinsurance and return premiums)		$217,289 28
Losses paid in United States since organization (less reinsurance)		113,026 54
Losses and claims incurred during the year (less reinsurance):		
Accident	$2,015 34	
Health	392 61	
Liability	19,652 80	
Total		22,060 75

BUSINESS IN THE STATE OF NEW YORK

	Gross losses paid less reinsurance
Accident	$32 86
Health	562 46
Liability	8,530 90
Total	$9,126 22

SCHEDULE OF BONDS OWNED

	Book value	Par value	Co. & dep't market value
City of New York corp stock 1956 4s	$202,000	$200,000	$200,000
B & O R R Co 1st mtg 1948 4s	24,624	25,000	24,750
Ill Cent R R Co 1st mtg 1951 3½s	13,779	14,000	12,880
N Y C & H R R R Co rfdg gold 1997 3½s	22,719	25,000	22,750
City of New York corp stock 1954 3½s	22,906	25,000	22,500
Commonwealth of Mass gold 1944 3½s	24,154	25,000	24,000
City of Boston 1944 3½s	18,836	20,000	19,000
City of Boston Rapid Transit loan 1948 3½s	4,808	5,000	4,750
City of Baltimore 1980 3½s	23,750	25,000	23,250
Totals	$357,576	$364,000	$353,880

TITLE AND GUARANTEE COMPANY OF ROCHESTER, N. Y.

ROCHESTER, N. Y.

[Organized February 14, 1887; commenced business January, 1889]

OTTO KELSEY, President CHARLES I. BROOKS, Secretary

CAPITAL

Capital paid up in cash, $150,000

ASSETS

Market value of real estate owned	$5,400 00
Mortgage loans	60,270 07
Interest on mortgage loans	217 00
Market value of stocks and bonds owned	63,545 00
Cash in office and in bank	9,971 70
Interest due and accrued	971 42
Rents due and accrued	12 00
Locality indexes	40,000 00
Total	**$180,387 19**
Excess of market value over amortized value of bonds	1,124 69
Total Assets	**$179,262 50**

LIABILITIES

Capital	$150,000 00
Surplus beyond all liabilities	29,262 50
Total Liabilities	**$179,262 50**

RECEIPTS

Net cash received for premiums	$199 32
Interest on bonds and mortgages	4,751 33
Interest and dividends from all sources	2,410 00
Rent	515 00
Rent of indexes	3,695 33
Interest on bank balances	520 88
Total Receipts	**$12,091 86**

DISBURSEMENTS

Repairs on real estate	$145 74
Dividends to stockholders	7,125 00
Commissions and brokerage	2 30
Taxes	960 22
Interest guaranteed	904 86
General expenses	1,657 07
Total Disbursements	**$10,795 19**

NOTE.— The aggregate amount of mortgages December 31, 1909, guaranteed by the company, $18,600.

SCHEDULE OF BONDS AND STOCKS OWNED

	Book value	Par value	Co. & dep't market value
Bonds:			
Rochester Telephone Co 1933 5s.....	$4,800	$5,300	$3,975
City of New York corp stock tax exempt 1940 3½s	48,057	47,000	42,770
Bankers Realty & Security Co debent 1932 5s	9,524	10,000	10,300
Stocks:			
100 Stromberg-Carlson Telephone Mfg Co pref	10,260	10,000	6,500
Totals.	$72,641	$72,300	$63,545

INDEX TO PART III

Casualty, Fidelity, Surety, Credit, Real Estate Title and Mortgage Guarantee Insurance Companies

A

PAGE

Ætna Accident and Liability, Hartford, Conn 79
Ætna Indemnity, Hartford, Conn.. 83
Ætna Life (Casualty Dept.), Hartford, Conn. 89
American Bonding Co., Baltimore, Md. 94
American Credit-Indemnity, New York. 3
American Fidelity, Montpelier, Vt. 99
American Surety, New York..... 7
Annual Statements:
Of New York Casualty, Surety and Credit Companies..... 1
Of Casualty, Surety and Credit Companies of other States and Countries 77
Of Real Estate Title and Mortgage Guarantee Companies.. 279
Assets, table I xii

B

Bankers' Surety, Cleveland, Ohio.. 104
Bond and Mortgage Guarantee Co., Brooklyn 281
Buffalo Abstract and Title Co., Buffalo 283
Business in State of New York, tables V and VI.....xxvi–xxix
Business of 1908 and 1909 compared vii

C

Casualty Company of America, New York 12
Casualty Insurance Companies of New York State..... 1
Casualty Insurance Companies of other States and Countries..... 77
Casualty, Surety, Title and Guarantee Companies transacting no new business 305
Continental Casualty, Hammond, Ind. 109

D

Disbursements, table IV..... xxii

E

Empire State Surety, Brooklyn.... 17
Employers' Liability Assurance Corporation, London, England, U. S. Branch 114

F

Federal Casualty, Detroit, Mich... 121
Federal Union Surety Co., Indianapolis, Ind. 124
Fidelity Accident, Saginaw, Mich.. 128
Fidelity and Casualty, New York.. 24
Fidelity and Deposit Co., Baltimore, Md. 130

PAGE

Frankfort Marine, Accident and Plate Glass Ins. Co., Frankfort-on-Main, Germany, U. S. Branch 136

G

General Accident, Fire and Life Assurance Corporation, Perth, Scotland, U. S. Branch..... 140
Great Eastern Casualty, New York. 31
Guarantee Company of North America, Montreal, Canada 146

H

Hartford Steam Boiler Inspection and Insurance Co., Hartford, Conn. 150
Home Title Insurance Co., Brooklyn 285

I

Illinois Surety Co., Chicago, Ill... 157
International Fidelity Ins., Jersey City, N. J. 161
Income, table III.....xviii

L

Lawyers' Mortgage Co., New York. 287
Lawyers' Surety Co., New York.... 307
Lawyers' Title Insurance and Trust, New York 289
Lawyers' Westchester Mortgage and Title Co., White Plains, N. Y... 297
Liabilities, table II..... xiv
Lloyds Plate Glass, New York.... 35
London Guarantee and Accident, London, England, U. S. Branch. 164
Losses paid itemized, table IV, supplement xxiv
Losses paid, table VI.....xxviii
Loyal Protective Ins., Boston, Mass. 170

M

Maryland Casualty Co., Baltimore, Md. 173
Masonic Protective Association, Worcester, Mass. 183
Massachusetts Accident, Boston, Mass. 186
Massachusetts Bonding and Insurance, Boston, Mass..... 189
Metropolitan Casualty Co., New York 39

N

National Casualty Co., Detroit, Mich. 193
National Surety Co., New York... 43
New Amsterdam Casualty, New York 50
New Jersey Plate Glass, Newark, N. J. 197

PAGE

New York State Casualty, Surety and Credit Insurance Companies. 1
New York Plate Glass, New York. 56
North American Accident Insurance Co., Chicago, Ill. 201
Norwich and London Accident, London, England, U. S. Branch.. 309

O

Ocean Accident and Guarantee Corporation, The, London, England, U. S. Branch..... 205
Officers of Casualty, Fidelity, Surety, Credit, Title and Mortgage Guarantee Companies, table VII xxx

P

Pacific Mutual Indemnity, Los Angeles, Cal. 212
Peoples' Surety Co., New York.... 59
Philadelphia Casualty Co., Philadelphia, Pa. 215
Phœnix Preferred Accident, Detroit, Mich. 222
Preferred Accident Insurance Co., New York 63
Premium income, table V.....xxvi
Premiums written, table III continued xx

Q

Queens County Mortgage Co., Jamaica, N. Y..... 298

R

Real Estate Title and Mortgage Guarantee Companies 279
Reserve for unpaid losses, table II, continued xvi
Ridgely Protective Association, Worcester, Mass. 225

S

Standard Accident, Detroit, Mich.. 228
Statistical Tables xi
Superintendent's Report v

T

Title and Guarantee Co., Rochester, N. Y. 312
Title Guaranty and Surety, Scranton, Pa. 237
Title Insurance Co., New York..... 299
Title Companies 279
Travelers Indemnity, Hartford, Conn. 244
Travelers Insurance, The (Accident Dept.), Hartford, Conn..... 249

U

United States Casualty Co., New York 67
United States Fidelity and Guaranty, Baltimore, Md..... 257
United States Guarantee, New York 73
United States Health and Accident, Saginaw, Mich. 268
United States Title, Guaranty and Indemnity, New York..... 301
United Surety Co., Baltimore, Md.. 272

W

Westchester and Bronx Title and Mortgage Guaranty Co., White Plains, N. Y. 303

FIFTY-FIRST

ANNUAL REPORT

OF THE

Superintendent of Insurance

OF THE

STATE OF NEW YORK

PART IV

ASSESSMENT OR CO-OPERATIVE LIFE, ACCIDENT, FIRE AND FRATERNAL INSURANCE

ALBANY
J. B. LYON COMPANY, PRINTERS
1910

STATE OF NEW YORK

No. 18.

IN SENATE

FIFTY-FIRST ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

STATE OF NEW YORK

INSURANCE DEPARTMENT

ALBANY, *November* 7, 1910.

HON. GEORGE H. COBB, *Lieutenant-Governor:*

SIR — The annual report of the Superintendent of Insurance, Volume IV, containing detailed information relating to the assessment, fraternal and live stock associations, orders and societies and town and county co-operative fire insurance associations for the calendar year ending December 31, 1909, is herewith transmitted to the Legislature.

Respectfully yours,

WILLIAM H. HOTCHKISS,

Superintendent.

SUPERINTENDENT'S REPORT

PART IV

Assessment or Co-operative Life, Accident, Fire and Fraternal Insurance

STATE OF NEW YORK

INSURANCE DEPARTMENT

ALBANY, *November* 7, 1910.

To the Honorable the Legislature of the State of New York:

The Superintendent of Insurance has the honor to transmit herewith for your consideration the reports of the associations and orders authorized to transact the business of assessment or co-operative and fraternal insurance in this State, pursuant to the insurance law, showing their condition and business for the calendar year ending December 31, 1909.

* SUMMARY OF STATISTICAL TABLES

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS

ASSETS AND LIABILITIES

Table I shows the amount and character of the assets and liabilities of assessment life and accident associations doing business in the State of New York on December 31, 1909. The total

* The bonds and stocks in the asset tables are carried at department valuations, while in the abstracts of the statements they are shown at the valuations rendered by the associations and orders.

assets were $17,283,476.12, an increase over 1908 of $2,186,019.32. The total liabilities reported, including unmatured loss claims and reserve or emergency fund required under section 205 of the Insurance Law, were $15,286,295.99, an increase from the previous year of $2,117,288.01.

INCOME

Table II gives the amount and sources of the income of the above associations for the year, the aggregate of which was $8,690,213.03, of which $7,897,194.62 was paid by members. The net excess of income over disbursements as shown by this table was $2,223,863.32. Twenty-five associations received $2,244,410.80 more than they disbursed and eight disbursed $20,547.48 more than they received. The total figures show an increase in income over 1908 of $448,980.70.

DISBURSEMENTS

Table III shows the disbursements itemized and in gross, the total amount being $6,466,349.71, of which $4,874,943.75 was paid to members, $4,502,769.69 of the above amount being paid in settlement of claims. The increase in disbursements over 1908 was $152,816.43.

EXHIBIT OF CERTIFICATES

Tables IV and V. These tables are divided so as to show the detailed exhibit of certificates on the total business and business in this State separately and not only cover the issues and terminations of 1909 and the number of certificates and amount of insurance in force on December 31 of that year, but also the number of certificates and amount of insurance in force on December 31, 1908, thus giving it a value for comparative purposes as between 1908 and 1909.

FRATERNAL ORDERS OR SOCIETIES

ASSETS AND LIABILITIES

Table VI gives the items comprising the assets and liabilities of the fraternal organizations doing business in this State on

December 31, 1909, and also aggregates of same and shows that the above organizations were possessed of assets amounting to $89,080,239.64, an increase over 1908 of $12,364,831.96 and had liabilities amounting to $10,432,912.33 on the above date, an increase over 1908 of $561,389.67.

INCOME

Table VII states the amount of income and the sources from which it was derived. The total income was $77,793,762.01, an increase over 1908 of $4,355,125.60. Fifty-one organizations received $12,713,245.17 more than they disbursed, and fifteen disbursed $733,472.08 more than they received, the net excess of income over disbursements for 1909 being $11,979,773.09.

DISBURSEMENTS

Table VIII shows the disbursements itemized and in gross, the total amount being $65,813,988.92, which is $2,729,104.50 more than was reported for 1908. Of the total sum disbursed, $57,395,114.44 was paid for losses, claims and benefits to members.

EXHIBIT OF CERTIFICATES

Tables IX and X. These tables show the number and amount of certificates outstanding on December 31, 1908, those written and terminated in 1909 and those in force on December 31, 1909, for the total business and the business in New York State.

ASSOCIATIONS AND ORDERS AUTHORIZED

Table XI gives a complete list of Assessment Life and Accident Insurance Associations, Fraternal Orders or Societies and Live Stock Insurance Companies authorized to transact business in this State for the year ending December 31, 1909, with their location and officers.

BUSINESS OF 1908 AND 1909 COMPARED

The following is an abstract of the assets, liabilities, income, disbursements, and number of certificates issued, terminated and in force as tabulated, rendered by assessment life and accident and fraternal organizations for the year 1909 compared with those for 1908.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS

	1908	1909
Number	34	33
Assets	$15,097,457	$17,283,476
Liabilities	$13,169,008	$15,286,296
Received from members	$7,380,997	$7,897,195
Other income	860,236	793,018
Total income	$8,241,233	$8,690,213
Claims and other payments to members	$4,635,902	$4,874,944
Expenses	1,677,631	1,591,406
Total disbursements	$6,313,533	$6,466,350

TOTAL CERTIFICATES IN FORCE

	1908		1909	
	Number	Amount	Number	Amount
Certificates in force at beginning of year	312,446	$736,670,492	331,322	$778,690,357
Issued during the year	65,429	130,625,586	65,432	142,493,864
Totals	377,875	$867,296,078	396,754	$921,184,221
Terminated during the year	46,553	88,605,721	40,495	83,525,856
In force at end of year	331,322	$778,690,357	356,259	$837,658,365

FRATERNAL ORDERS OR SOCIETIES

	1908	1909
Number	70	66
Assets	$76,715,408	$89,080,239
Liabilities	$9,871,523	$10,432,912
Received from members	$70,037,647	$73,530,586
Other income	3,400,989	4,263,176
Total income	$73,438,636	$77,793,762
Claims and other payments to members	$55,216,885	$57,395,114
Expenses	7,867,999	8,418,875
Total disbursements	$63,084,884	$65,813,989

TOTAL CERTIFICATES IN FORCE

	1908		1909	
	Number	Amount	Number	Amount
Certificates in force at beginning of year	4,338,354	$5,275,667,872	4,406,134	$5,442,427,475
Issued during the year	593,955	621,741,034	646,945	681,125,321
Totals	4,932,309	$5,897,408,906	5,053,079	$6,123,552,796
Terminated during the year	526,175	454,981,431	438,185	421,696,162
In force at end of year	4,406,134	$5,442,427,475	4,614,894	$5,701,856,634

EXAMINATIONS

The following assessment, fraternal beneficiary and co-operative live stock insurance associations have been examined for the purpose of ascertaining their condition.

NAME	Place of business	Date of report
Free Sons of Israel	New York	January 12
New York Safety Reserve Fund	Syracuse	January 13
New York Safety Reserve Fund	Syracuse	February 4
New York Horse Insurance Company	New York	March 16
Traders and Travelers' Accident Company	New York	March 16
Sons of Benjamin	New York	March 19
National Fraternal Society	New York	March 24
National Benevolent Legion	Schenectady	April 3
Independent Order Brith Abraham	New York	April 19
Western New York Relief	New York	April 20
Polish National Alliance	Brooklyn	April 20
Columbian Protective Association	Binghamton	May 4
Catholic Mutual Benefit Association	Hornell	May 13
Order of Prosperity	Brooklyn	May 15
Catholic Benevolent Legion	Brooklyn	May 19
Western New York Relief	New York	May 20
Mutual Benefit Association of Suffolk County	Riverhead	May 26
New York Physicians' Mutual Aid	New York	May 29
Catholic Women's Benevolent Legion	New York	June 4
National Provident Union	Brooklyn	June 7
American Knights of Protection	Lindenhurst	June 8
Empire Live Stock Insurance Company	New York	June 11
Imperial Order Tycoons	Syracuse	June 22
Metropolitan Live Stock Insurance Company	Syracuse	June 30
Dukes and Duchesses of Edom	Elmira	July 29
Metropolitan Live Stock Insurance Company	Syracuse	September 14
Hudson Horse Insurance Company	New York	September 15
Economic Relief Association	Buffalo	September 27
Workmen's Sick and Death Benefit Fund	New York	September 28
Order of Saturn	Binghamton	October 8
Ancient Order of United Workmen	Buffalo	October 11
Ilicians Auxiliary	Brooklyn	November 15
Albany Women Teachers' Relief	Albany	November 16
People's Mutual Life Insurance Association and League	Syracuse	December 9
Economic Relief Association	Buffalo	December 14
Buffalo Co-operative Live Stock Insurance Company	Buffalo	December 17
Knights of Modern Chivalry	Albany	December 20

FRATERNAL BENEFICIARY ASSOCIATIONS ORGANIZED

Knights of Modern Chivalry, Schenectady, June 9, 1909.

FRATERNAL BENEFICIARY ASSOCIATIONS OF OTHER STATES ADMITTED

Mutual Indemnity and Protective Union, New Haven, Conn., February 26, 1909.

CO-OPERATIVE LIVE STOCK INSURANCE ASSOCIATIONS ORGANIZED

Hudson Horse Insurance Company, New York, September 21, 1909.

ASSOCIATIONS IN LIQUIDATION UNDER SECTION 63 OF INSURACNE LAW

Beginning on page 697 of this volume will be found the detailed statements of the various assessment life, accident, live stock and co-operative fire associations and fraternal orders taken over by the Department, under section 63 of the Insurance Law, for the year 1909.

Respectfully submitted,

WILLIAM H. HOTCHKISS,

Superintendent of Insurance.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL ORDERS OF THIS STATE, ORGANIZED AND REINCORPORTED UNDER THE PROVISIONS OF CHAPTER 175, LAWS OF 1883

NAME	Location
1883	
Bank Clerks' League	No. 14 Pine street, New York.
Chautauqua Mutual Life Association	Mayville, N. Y.
Commercial Travelers' Mutual Accident Association of America	No. 238 Genesee street, Utica, N. Y.
Equitable Accident Association of Binghamton	Binghamton, N. Y.
Equitable Reserve Fund Life Association	Nos. 169 & 171 B'way, New York.
Grand Temple of the Templars of Liberty of America	No. 412 West 29th st., New York.
Jamestown Accidental Association	Jamestown, N. Y.
Jewelers' League of the City of New York	No. 170 Broadway, New York.
Mercantile Benefit Association of New York	No. 409 Broadway, New York.
Mutual Reserve Fund Life Association	No. 55 Liberty street, New York.
Mutual Safety Fund Accident Association	Dunkirk, N. Y.
Mutual Trust Fund Life Association	No. 93 Nassau street, New York.
National Guard Mutual Benefit Life Association of the State of New York	No. 132 Nassau street, New York.
Scandinavian Grand Temple of America of the Order of Templars	No. 782 Fulton st., Brooklyn, N. Y.
Supreme Council of the Legion of Justice	No. 2094 Lexington av., New York.
Standard Mutual Life Association of New York	No. 233 Broadway, New York.
1884	
Acme Mutual Indemnity Association	No. 735 Broadway, New York.
American Sons of Israel	No. 335 Broadway, New York.
Bank Clerks' Mutual Benefit Association	No. 142 Nassau street, New York.
Court Buffalo, No. 6558, Ancient Order of Foresters	No. 198 Seneca st., Buffalo, N. Y.
Cosmopolitan Relief Association	No. 13 Park Row, New York.
Cooks' and Pastry Cooks' Association of New York	No. 392 Bowery, New York.
Family Fund Society	No. 7 Murray street, New York.
Fishermen's Mutual Benefit Association	Fulton Fish Market, New York.
Golden Eagle Association	No. 266 Broadway, New York.
Grand Army Mutual Benefit Association	No. 132 Nassau street, New York.
Globe Mutual Benefit Society	No. 696 Broadway, New York.
Home Provident Safety Fund Association	No. 89 Liberty street, New York.
Merchant Tailors' Society of the City of New York	No. 174 Fifth avenue, New York.
Mohawk Valley Sick Benefit Association*	Amsterdam, N. Y.
National Masonic Co-operative Relief Association	No. 6 Masonic Temple, Buffalo, N. Y.
Queen City Lodge, No. 102, of the Order of Sons of St. George of Buffalo, N. Y.	No. 363 Main street, Buffalo, N. Y.
United States Mutual Accident Association	No. 409 Broadway, New York.
Union Mutual Benefit Association of the City of New York	New York City.
Volunteer Firemen's Association of the City of New York	No. 17 Rose street, New York.
Western New York Relief Association	Sherman, N. Y.
1885	
Brooklyn Volunteer Firemen's Association	No. 66 Court st., Brooklyn, N. Y.
Christian Mutual Aid Society of the German M. E. Church of the City of Schenectady	No. 13 Monroe st., Sch'n'ctady, N.Y.
Cortland Wagon Company Mutual Aid Association	Cortland, N. Y.
Dewitt Clinton Ready Relief Association	No. 696 Quincy st., Brooklyn, N. Y.
Empire Mutual Life and Casualty Society	No. 744 Broadway, New York.
Excelsior Mutual Benefit and Endowment Association	No. 171 Broadway, New York.
Fraternity of Friendly Fellows	No. 33 Park Row, New York.
Home Benefit Association	No 137 Broadway, New York.
Income and Life Association of America	No. 265 Broadway, New York.
Industrial Benefit Association	No. 338 Broadway, New York.
Knights and Ladies of Samaria	No. 404 Main street, Buffalo, N. Y.
Life Union	No. 24 Park Place, New York.
Life and Accident Insurance Corporation of New York	No. 171 Broadway, New York.
National Accident Society	No. 280 Broadway, New York.
National Alliance	No. 7 Beekman street, New York.
National Military Mutual Aid Association	No. 84 Nassau street, New York.
Order of the American Star	No. 165 East Broadway, New York.
Preferred Mutual Accident Association	No. 13 Park Row, New York.
Protective Benefit Union	No. 180 Broadway, New York.

* Name changed to American Casualty Insurance Company, 1895. Dissolved by court order July 10, 1909.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL ORDERS — (*Continued*)

NAME	Location
1885	
Seventh Regiment Veteran League	No. 841 Broadway, New York.
Supreme Council of the American Knights of Protection	No. 324 Court st., Brooklyn, N. Y.
Supreme Council of the People's Reserve League	No. 90 Oakland st., Brooklyn, N. Y.
Telegraphers' Mutual Benefit Association	No. 195 Broadway, New York.
True Craftmen's Union	No. 177 West 23d st., New York.
United Order of American Stairbuilders	No. 140 Nassau street, New York.
United Life and Accident Insurance Association	No. 44 Broadway, New York.
Volunteer Exempt Veteran Firemen's Sons Association of the City of New York	No. 124 West 28th street, New York.
1886	
American Sick Benefit and Accident Association	Elmira, N. Y.
Albany Women Teachers' Relief Association	Albany, N. Y.
Brooklyn Liquor Dealers' Mutual Benefit Association	No. 1 Willoughby st., B'kl'n, N. Y.
Buffalo Mutual Accident Association	Buffalo, N. Y.
Citizens' Mutual Life Insurance Association	No. 115 Broadway, New York.
Economic Mutual Life Insurance Association	No. 115 Broadway, New York.
Equitable Co-operative Life Association	No. 184 Broadway, New York.
Empire State Supreme Lodge of the Degree of Honor	Stockton, N. Y.
Empire State Life Insurance Association	Nos. 31 and 33 B'way, New York;
Grand Society of the Order of Protestant Knights	Buffalo, N. Y.
Good Templars' Sick Benefit Society	No. 979 Bergen st., B'klyn, N. Y.
Great Eastern Casualty Association	No. 280 Broadway, New York.
Guaranty Mutual Accident Association	No. 38 Park Row, New York.
Guaranty Alliance	Elmira, N. Y.
Iron Hall of New York	Elmira, N. Y.
Jewelers and Tradesmen's Company of New York*	No. 34 John street, New York.
Knights and Ladies of America	Elmira, N. Y.
Life Benefit Society	Rochester, N. Y.
Life and Reserve Association of Buffalo	Buffalo, N. Y.
Manufacturers' Accident Indemnity Company	Geneva, N. Y.
Mutual Benefit Association of the Fifth Street Baptist Church of Troy, N. Y.	Troy, N. Y.
Mutual Life Association of the City of Brooklyn	Nos. 38 & 40 Court st., B'klyn, N.Y.
Metropolitan Benefit Association	No. 154 West 35th st., New York.
Merchants' Casualty Insurance Association	No. 160 Fulton street, New York.
Mutual Accident Association of the Improved Order of Red Men of America	Syracuse, N. Y.
Mutual Union Association	Rochester, N. Y.
Montour Springs Order of Mutual Protectors	Havana, N. Y.
National Benevolent Legion	Schenectady, N. Y.
National Benefit Society	No. 32 Liberty street, New York.
New York Casualty Insurance Association	Syracuse, N. Y.
New York Mutual Aid and Reserve Fund Association	Sandy Hill, N. Y.
New York Accident Association	Sandy Hill, N. Y.
Ontario Mutual Accident Association	Geneva, N. Y.
Protective Life Assurance Society	No. 44 Broadway, New York.
Provident Fund Society	No. 280 Broadway, New York.
Security Mutual Life Association	Binghamton, N. Y.
Safe Deposit Fund	Rochester, N. Y.
United Hebrew Orthodox Association	No. 71 Essex street, New York.
Workingmen's Co-operative Association of the United Insurance League of New York	No. 153 Bowery, New York.
1887	
American Accident Indemnity Association	No. 10 Spruce street, New York.
American Workman's Life Assurance Society	Nos. 10 and 12 Flatbush avenue, Brooklyn, N. Y.
American Mutual Benefit League	No. 62 Cedar street, New York.
Bankers and Traders' Accident Association	No. 54 William street, New York.
Bankers and Merchants' Alliance†	No. 32 Thomas street, New York.
Benevolent Bureau of the German Master Bakers' Association of the City of New York and Vicinity	No. 311 East 5th street, New York.
Columbia League	No. 243 Broadway, New York.
Chenango Mutual Relief†	Oxford, N. Y.
Empire State Mutual Accident Association	Schenectady, N. Y.
Excelsior Mutual Sickness and Accident Association	Waverly, N. Y.
Firemens' Accident Indemnity Association of America	Canandaigua, N. Y.
Flour City Life Association	Rochester, N. Y.
Home Benefit Society†	No. 161 Broadway, New York.
Hoosick Falls Mutual Relief Society†	Hoosick Falls, N. Y.

*Name changed to "Tradesmen's Life Insurance Company," April 10, 1900.
†Reincorporated, chapter 175, Laws of 1893.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL ORDERS — (*Continued*)

NAME	Location
1887	
Independent Journeymen Plumbers and Gas Fitters' Benefit Association	No. 260 West 41st street, New York.
Masonic Life Association of Oswego	Oswego, N. Y.
Mutual Aid and Accident Association*†	Rochester, N. Y.
Mutual Relief Society	Rochester, N. Y.
National Security Life and Accident Company	Sandy Hill, N. Y.
New York State Relief and People's Benefit Association*	Albany, N. Y.
Odd Fellows' Sick, Accident and Funeral Benefit Association	Lyons, N. Y.
People's Mutual Benefit Association*	Oswego, N. Y.
Traders and Travelers' Accident Company of New York	No. 287 Broadway, New York.
1888	
New York Physicians' Mutual Aid Association*	No. 12 West 31st street, New York
1889	
Mutual Benefit Life Association of America*	No. 280 Broadway, New York.
New York Accidentt Insurance Company	No. 96 Broadway, New York.
Merchants and Mechanics Life and Accident Association	Brooklyn, N. Y.
American Temperance Life Insurance Association	No. 187 Broadway, New York.
1890	
Mercantile Mutual Accident Society*	New York City.
Booksellers and Stationers' Provident Association of the United States	New York City.

* Reincorporated, chapter 175, Laws of 1893. † Name changed to Protective Life Association, 1893. Receiver appointed February 27, 1909.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS OF THIS STATE ORGANIZED AND REINCORPORATED UNDER THE PROVISIONS OF ARTICLE VI, CHAPTER 690, LAWS OF 1892

NAME	Location
1892	
Merchants and Travelers' Accident Insurance Company	Syracuse, N. Y.
1893	
Empire Sick and Accident Company	Troy, N. Y.
1894	
Chenango Mutual Relief	Oxford, N. Y.
1895	
Postal Employees' Mutual Aid Association	New York city.
1900	
People's Life Association	Buffalo, N. Y.
1901	
Life Association of America	New York city.
Universal Indemnity Company	Syracuse, N. Y.
1902	
Swedish Mutual Aid Society Scandia in New York	New York city.
1904	
National Relief Assurance Association*	Rochester, N. Y.
1906	
Insurance Branch of the Yorkville Brotherhood Aid Society	New York city.

* Dissolved by court order, July 10, 1909.

FRATERNAL BENEFICIARY ASSOCIATIONS REINCORPORATED UNDER THE PROVISIONS OF CHAPTER 520 OF THE LAWS OF 1889 AND ARTICLE VII, CHAPTER 690, LAWS OF 1892

NAME	Location
1891	
The Knights of Sobriety, Fidelity and Integrity	Syracuse, N. Y.
1892	
Orden Germania	New York city.
1893	
The National Provident Union	New York city.
1894	
Independent Order Free Sons of Judah	New York city.
Independent Order Ashawas Israel	New York city.
Independent Order Sons of Abraham	New York city.
Independent Order B'rith Abraham of the United States of America	New York city.
Order of Select Knights	Batavia, N. Y.
1895	
Jewelers' League*	New York city.
1900	
B'rith Abraham (Order of) United States Grand Lodge	New York city.

* Name changed in 1908 to " The Assurance League of America."

FRATERNAL BENEFICIARY ASSOCIATIONS REINCORPORATED UNDER THE PROVISIONS OF CHAPTER 520 OF THE LAWS OF 1889

NAME	Location
1891	
Empire Knights of Relief	Buffalo, N. Y.
The National Protective Legion	Waverly, N. Y.
Buffalo Police Mutual Aid Benefit Association	Buffalo, N. Y.

FRATERNAL BENEFICIARY ASSOCIATIONS ORGANIZED UNDER THE PROVISIONS OF ARTICLE VII OF THE INSURANCE LAW

NAME	Location
1892	
The Catholic Relief and Beneficiary Association	Syracuse, N. Y.
Grand Assembly of New York, Order of the International Fraternal Alliance*	New York city.
1894	
Independent Order of American Israelites	New York city.
Order of Round Robins, Supreme Council	New York city.
1895	
Great Camp of the Knights of the Maccabees for the State of New York	Buffalo, N. Y.
American Fraternal Insurance Union	Batavia, N. Y.
Catholic Women's Benevolent Legion	New York city.
Independent Order Sons of Benjamin	New York city.

* Name changed to "Royal Benefit Society" by order of Supreme Court, to take effect February 26, 1894.

FRATERNAL BENEFICIARY ASSOCIATIONS, ETC.—(*Concluded*)

NAME	Location
1896	
Empire Mutual Union	Syracuse, N. Y.
National Insurance Fraternity	New York city.
Universal Benevolent Association	Syracuse, N. Y.
Union Life and Casualty	Syracuse, N. Y.
Woman's Fraternal League	Buffalo, N. Y.
1898	
Knights of Aurora of the World	Jamestown, N. Y.
Order of the Iroquois	Buffalo, N. Y.
1899	
Mutual Benefit Association of the German Baptist of North America	Buffalo, N. Y.
Workmen's Sick and Death Benefit Fund of United States of America	New York city.
1900	
National Fraternal Society	New York city.
Order of Prosperity	Brooklyn, N. Y.
1901	
Der Bayerische National Verband von Nord Amerika*	Buffalo, N. Y.
1902	
Switchmen's Union of North America	Buffalo, N. Y.
Order of the Golden Seal	Roxbury, N. Y.
Fellowship of Solidarity†	New York city.
1903	
People's Mutual Life Insurance Association and League	Syracuse, N. Y.
Locomotive Firemen's Brotherhood Health and Accident Association of America	Schenectady, N. Y.
1905	
The Workmen's Circle	New York city.
Polish National Alliance	Brooklyn, N. Y.
Imperial Order Tycoons‡	Syracuse, N. Y.
1906	
Dukes and Duchesses of Edom	Elmira, N. Y.
Ilicians' Auxiliary	Brooklyn, N. Y.
Order of Saturn	Buffalo, N. Y.

* Incorporated under chapter 414, Laws of 1901.

† Name changed in 1908 to "Mutual Savings Life Insurance Society." Reinsured December 17, 1908, and ceased business.

‡ Name changed to "Unity Insurance Society" in 1909.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL ORDERS OF OTHER STATES ADMITTED TO TRANSACT BUSINESS IN THIS STATE, UNDER THE PROVISIONS OF CHAPTER 175, LAWS OF 1883, AND ARTICLE VI, CHAPTER 690, LAWS OF 1892

Date admitted	NAME	Location
	1883	
Sept. 25	Covenant Mutual Benefit Association	Galesburg, Ill.
Nov. 14	Fidelity Mutual Life Association	Philadelphia, Pa.
Nov. 12	Knights Templars and Masonic Mutual Aid Association	Cincinnati, O.
Nov. 12	Masonic Mutual Life Association	Cincinnati, O.
	1884	
Jan. 1	Cincinnati Life Association	Cincinnati, O.
April 1	Northwestern Masonic Aid Association	Chicago, Ill.
Jan. 1	Order of the Golden Chain	Baltimore, Md.
Nov. 15	Supreme Council Catholic Knights of America	Lebanon, Ky.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL ORDERS — (*Continued*)

Date admitted	NAME	Location
	1885	
Mar. 2	American Legion of Honor	Boston, Mass.
Feb. 25	Ancient Order of Foresters	Philadelphia, Pa.
July 11	Bay State Beneficiary Association	Westfield, Mass.
Oct. 19	Hartford Life and Annuity Insurance Company	Hartford, Conn.
July 8	Massachusetts Benefit Association	Boston, Mass.
Mar. 26	Masonic Mutual Benefit Association	Indianapolis, Ind.
Aug. 28	Mercantile Mutual Accident Association	Boston, Mass.
Sept. 19	Mutual Benefit Life Company	Hartford, Conn.
Oct. 19	National Life Association	Columbus, O.
July 18	New England Mutual Aid Society	Boston, Mass.
July 18	New England Mutual Accident Association	Boston, Mass.
July 8	Ohio Valley Life Company	Wheeling, W. Va.
May 21	Union Mutual Association	Battle Creek, Mich
	1886	
Mar. 25	Bankers' Life Association	St. Paul, Minn.
Oct. 11	Chicago Guaranty Fund Life Association	Chicago, Ill.
Feb. 24	Masonic Benevolent Association of Illinois	Mattoon, Ill.
July 16	New England Relief Association	Boston, Mass.
Mar. 9	Supreme Tent of the Knights of the Maccabees of the World	Port Huron, Mich.
	1887	
Aug. 4	Scottish Rite, Knights Templar and Master Masons' Aid Association	Dayton, O.
May 27	Western Mutual Life and Accident Society of the United States	Detroit, Mich.
	1888	
Feb. 9	Knights Templar and Masons' Life Indemnity Company	Chicago, Ill.
May 15	Supreme Council of the United States Benevolent Fraternity	Baltimore, Md.
	1889	
Mar. 8	National Life Association	Hartford, Conn.
Mar. 27	Connecticut Indemnity Association	Waterbury, Conn.
April 11	Odd Fellows' Fraternal Accident Association of America	Westfield, Mass.
May 18	Keystone Mutual Benefit Association	Allentown, Pa.
May 21	People's Mutual Accident Insurance Association	Pittsburg, Pa.
June 29	Union Mutual Accident Association	Chicago, Ill.
Aug. 2	Masons' Fraternal Accident Association of America	Westfield, Mass.
Aug. 28	Odd Fellows' Mutual Aid and Accident Association	Piqua, O.
	1890	
April 23	Fraternal Mystic Circle	Columbus, O.
June 21	Provident Aid Society	Portland, Me.
July 1	U. S. Masonic Benevolent Association	Council Bluffs, Ia.
	1891	
Feb. 25	Massachusetts Benefit Association	Boston, Mass.
May 4	National Benevolent Association	Minneapolis, Minn.
June 12	Maine Benefit Association	Auburn, Me.
Aug. 3	Railway Officials and Employees' Accident Association	Indianapolis, Ind.
Oct. 22	Bankers' Life Association	Des Moines, Ia.
	1892	
May 20	Commercial Mutual Accident Company	Philadelphia, Pa.
	1893	
Jan. 14	Preferred Masonic Mutual Accident Association of America	Detroit, Mich.
May 3	Merchants' Life Association of the United States	St. Louis, Mo.
	1894	
Feb. 19	Park City Life Insurance Company	Bridgeport, Conn.
April 6	Bankers' Life Association	St. Paul, Minn.
May 25	Bankers' Alliance of California	Los Angeles, Cal.
May 25	Massachusetts Accident Association	Boston, Mass.
	1895	
Feb. 6	National Life-Maturity Insurance Company	Washington, D. C.
April 10	Northwestern Life Association	Minneapolis, Minn.
Dec. 21	Northwestern Benevolent Society	Duluth, Minn.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL ORDERS — (*Concluded*)

Date admitted	NAME	Location
	1896	
Jan. 24	Masonic Equitable Accident Association	Boston, Mass.
Jan. 3	Massachusetts National Life Association	Westfield, Mass.
July 22	Merchants and Manufactures' Life Association	Westfield, Mass.
June 11	Springfield Mutual Life Association	Springfield, Mass.
June 12	United States Benevolent Society	Saginaw, Mich.
	1897	
Mar. 5	Scandinavian Mutual Aid Association	Galesburg, Ill.
April 13	Bankers and Merchants' Life Association	Chicago, Ill.
June 17	Provident Mutual Accident Company	Philadelphia, Pa.
Aug. 30	Boston Mutual Life Association	Boston, Mass.

FRATERNAL BENEFICIARY ASSOCIATIONS OF OTHER STATES ADMITTED UNDER PROVISIONS OF CHAPTER 520, LAWS OF 1889

Date admitted	NAME	Location
	1891	
April 3	Supreme Assembly of the Royal Society of Good Fellows	Providence, R. I.
April 30	Supreme Lodge Knights and Ladies of Honor	Indianapolis, Ind.

FRATERNAL BENEFICIARY ASSOCIATIONS OF OTHER STATES ADMITTED UNDER PROVISIONS OF ARTICLE VII OF THE INSURANCE LAW

Date admitted	NAME	Location
	1892	
Oct. 31	The Supreme Court of the Independent Order of Foresters	Toronto, Canada.
	1893	
Mar. 8	Supreme Conclave Improved Order of Heptasophs	Baltimore, Md.
May 1	The Ladies' Catholic Benevolent Association	Union City, Pa.
Oct. 24	Supreme Lodge of the Knights and Ladies of the Golden Star	Newark, N. J.
	1894	
April 12	*Supreme Council of the Loyal Additional Benefit Association	Jersey City, N. J.
May 16	Locomotive Engineers' Mutual Life and Accident Insurance Association	Cleveland, O.
July 18	United Order of the Golden Cross	Knoxville, Tenn.
Sept. 13	Protected Home Circle	Sharon, Pa.
Oct. 18	National Union	Toledo, O.
	1895	
May 20	Supreme Tribe of Ben Hur	Crawfordsville, Ind.
June 22	Knights of Columbus	New Haven, Conn.
	1896	
June 22	Artisans Order of Mutual Protection	Philadelphia, Pa.
Mar. 31	National Fraternity	Philadelphia, Pa.
	1900	
May 23	Modern Woodmen of America	Rock Island, Ill.
Sept. 18	Woodmen of the World. (Sovereign Camp)	Omaha, Neb.

* Name changed to "Loyal Association."

FRATERNAL BENEFICIARY ASSOCIATIONS, ETC.— (*Concluded*)

Date admitted	NAME	Location
	1901	
Jan. 16	Ladies of the Maccabees of the World	Port Huron, Mich.
	1904	
Oct. 14	† Knights of the Loyal Guard	Flint, Mich.
Oct. 27	Order of Columbian Knights	Chicago, Ill.
	1905	
May 19	Fraternal Benefit League	New Haven, Conn.
	1906	
Dec. 7	Knights of the Modern Maccabees	Port Huron, Mich.
Mar. 22	L'Union St. Jean Baptist d'Amerique	Woonsocket, R. I.
Oct. 10	Royal Neighbors of America	Rock Island, Ill.
	1907	
July 29	Order of United Commercial Travelers of America	Columbus, O.
	1908	
April 9	Polish National Alliance	Chicago, Ill.
April 23	Supreme Forest Woodmen Circle	Omaha, Neb.
May 20	Ladies of the Modern Maccabees	Port Huron, Mich
Nov. 9	Royal Benefit Society	Washington, D. C
	1909	
Feb. 26	Mutual Indemnity Protective Union	New Haven, Conn.

† Name changed in 1906 to "Loyal Guard."

The following is a list of assessment life, accident, fraternal and live stock associations examined during the years 1884 to and including 1909, with the date of examination.

EXAMINED DURING 1884

NAME	Place of business	Date of report
American Co-operative Relief Association	Syracuse	May 21
Bankers and Merchants' Alliance	New York	December 13
Buffalo Mutual Life and Reserve Association	Buffalo	June 12
Buffalo Mutual Accident Association	Buffalo	March 6
Chenango Mutual Relief	Oxford	July 17
Commercial Travelers' Association of the State of New York	Syracuse	May 22
Commercial Travelers' Mutual Accident Association of America	Utica	July 24
Co-operative Life and Accident Association of the United States	New York	December 16
Empire Order of Mutual Aid	Lockport	May 28
Equitable Reserve Fund Life Association	New York	December 19
Expressmen's Mutual Benefit Association	Elmira	June 30
Home Benefit Association	New York	Sept. 20, Dec. 3
Home Benefit Society	New York	November 22
Jamestown Accident Association	Jamestown	December 4
Knights of St. John and Malta, Chapter General of America	Syracuse	July 15
Masonic Life Association of Western New York	Buffalo	March —
Mercantile Mutual Accident Association	Albany	May —
Mutual Aid and Accident Association	Rochester	April 22
Mutual Benefit Life Association of America	New York	September 12
Mutual Relief Society	Rochester	Apr. 9, Nov. 1
Mutual Safety Fund Accidential Association	Dunkirk	June 10
New York Life, Accident and Health Association	Auburn	May 13
New York National Mutual Aid Society	Rochester	April 14
New York State Benefit Association	Syracuse	May 10, Aug. 2
Odd Fellows' Mutual Aid and Benefit Association of the County of Monroe	Rochester	April 26
Patrons' Aid Society	Elmira	July 16

EXAMINED DURING 1884—(*Continued*)

NAME	Place of business	Date of report
People's Benefit Association of the State of New York	Syracuse	May 12
People's Mutual Benefit Association	Oswego	May 24
Royal Templars of Temperance, Supreme Council	Buffalo	March 18
Southern Tier Masonic Relief Association	Elmira	June 30
Union Benefit League	New York	December 3
Union Mutual Association	Bath	June 30
United Workmen, Ancient Order of	Dunkirk	June 3
United Workmen, Ancient Order of, Grand Legion Select Knights of New York and Pennsylvania	Buffalo	June 14
Western New York Masonic Relief Association	Rochester	April 26
Women's Mutual Insurance and Accident Company	New York	November 1
EXAMINED DURING 1885		
Builders and Manufacturers' Mutual Benefit Association	New York	July 31
Family Fund Society	New York	July 20
Mutual Benefit Society	New York	January 14
Mutual Reserve Fund Life Association	New York	June 26
Mutual Trust Fund Life Association	New York	December 19
National Benefit Society	New York	January 14
National Masonic Co-operative Relief Association	Buffalo	June 24
New York National Mutual Aid Society	Rochester	June —
New York Safety Reserve Fund	New York	December 25
St. Lawrence Life Association	New York	February 25
Security Mutual Benefit Society	New York	January 14
Standard Mutual Benefit Association	New York	January 14
Women's Mutual Insurance and Accident Company of America	New York	June 29
EXAMINED DURING 1886		
American Protective Association	Brooklyn	September 4
Benai Berith, Independent Order of	New York	December 27
Catholic Benevolent Legion, Supreme Council	Brooklyn	December 11
Free Sons of Israel, Independent Order of	New York	December 27
Globe Mutual Benefit Society	New York	October 14
Golden Eagle Association	Brooklyn	June 19
Home Provident Safety Fund Association	New York	July 21
Income and Life Association of America	New York	October 18
Industrial Benefit Association	New York	September 16
Jewelers' League	New York	January 20
League of Justice	New York	December 4
Life and Reserve Association of Buffalo	Buffalo	December 29
Life Union	New York	June 28
Masonic Guild and Mutual Benefit Association	New York	July 8
Mercantile Benefit Association of New York	New York	January 11
Mercantile Mutual Accident Society	New York	December 20
Metropolitan Benefit Association	New York	October 23
Mutual Benefit Association of New York	New York	January 14
Mutual Life Association of the City of Brooklyn	Brooklyn	October 13
National Alliance	New York	November 16
National Benefit Society	New York	December 31
New York National Union Mutual Aid Society	Rochester	December 23
New York Safety Reserve Fund	New York	October 7
Preferred Mutual Accident Association	New York	July 7
Security Mutual Benefit Society	New York	January 14
Standard Mutual Life Association	New York	January 11
Telegraphers' Mutual Benefit Association	New York	January 19
United States Mutual Accident Association	New York	February 27
Workingmen's Co-operative Association of the United Insurance League	New York	October 21
EXAMINED DURING 1887		
Bookbinders' Provident Association No. 1	New York	January 6
Bookbinders' Provident Association No. 2	New York	January 6
Brooklyn Mutual Aid Association	Brooklyn	January 6
Dry Goods Mutual Benefit Association	New York	January 7
Home Benefit Society	New York	February 17
Insurance Clerks' Mutual Benefit Association	New York	January 15
Manufacturers' Accident Indemnity Company	Geneva	August 11
Metropolitan Benefit Association	New York	January 31
National Provident Union	New York	February 9
Union Mutual Association	Bath	January 27
United Life and Accident Insurance Association	New York	March 5
Williamsburgh Masonic Mutual Benefit Association	Brooklyn	January 31

EXAMINED DURING 1888

NAME	Place of business	Date of report
American Workingman's Life Insurance Society*	Brooklyn	October 6
Bankers and Merchants' Alliance	New York	August 4
Citizens' Mutual Life Association	New York	December 28
Co-operative Life and Accident Association of the United States*	New York	May 21
Equitable Reserve Fund Life Association	New York	October 26
Family Fund Society	New York	June 22
Globe Mutual Benefit Society	New York	April 27
Guaranty Mutual Accident Association	New York	June 15
Home Benefit Association	New York	November 12
Income and Life Association of America	New York	June 20
The Life Union	New York	October 3
Mercantile Benefit Association	New York	April 25
New York Safety Reserve Fund*	New York	July 20
Preferred Life Mutual Accident Association	New York	May 31
Protective Life Assurance Association	New York	February 7
St. Lawrence Life Association*	New York	July 12

EXAMINED DURING 1889

American Temperance Life Insurance Association	New York	October 26
Bankers and Merchants' Alliance	New York	April 1
Buffalo Mutual Accident Association	Buffalo	February 5
Catholic Benevolent Legion, Supreme Council	Brooklyn	September 21
Children's Endowment Association	Buffalo	February —
Equitable Reserve Fund Life Association*	New York	July 9
Family Fund Society	New York	September 30
Flour City Life Association	Rochester	February 12
Flour City Life Association	Rochester	December 5
Home Benefit Society	New York	August 7
Merchants' Casualty Insurance Association	New York	October 1
National Accident Society	New York	March 30
Home Provident Safety Fund Association*	New York	March 29
Home Provident Safety Fund Association	New York	May 14
International Fraternal Alliance†	New York	October 24
Life Union	New York	March 28
Life and Reserve Association of Buffalo	Buffalo	February 7
Merchants and Mechanics' Life and Accident Association	Brooklyn	June 26
Mutual Benefit Life Association of America*	New York	March 15
Mutual Benefit Life Association of America	New York	October 4
Mutual Union Association	Rochester	November 30
National Alliance	New York	March 25
National Benefit Society*	New York	May 27
National Provident Union	New York	November 2
New York Accident Insurance Company	New York	April 25
Workingmen's Co-operative Association of the United Insurance League	New York	August 12

EXAMINED DURING 1890

Traders and Travelers' Accident Company	New York	January 21
Guaranty Mutual Accident Association*	New York	January 21
Security Mutual Benefit Society*	New York	February 4
Mercantile Mutual Accident Society*	New York	February 5
United Life and Accident Insurance Association	New York	February 25
American Temperance Life Insurance Association	New York	February 26
American Accident Indemnity Association	New York	March 8
Southern Tier Masonic Relief Association	Elmira	March 22
Women's Mutual Insurance and Accident Company	New York	March 28
Preferred Mutual Accident Association	New York	April 2
National Accident Society	New York	April 1
Massachusetts Benefit Association	Boston	May 1
Globe Mutual Benefit Society	New York	May 22
The Life Union	New York	June 5
Mutual Benefit Life Association of America	New York	July 25
Bankers and Merchants' Alliance	New York	September 27
New York Accident Insurance Company	New York	September 22

EXAMINED DURING 1891

New York State Relief and People's Benefit Association	Albany	January 14
Family Fund Society*	New York	January 28
New York Mutual State Insurance Company*	New York	May 12
Flour City Life Association*	Rochester	July 28

* Reported by the Superintendent to the Attorney-General.

† Final certificate on organization refused by Superintendent to this Association, and refusal sustained by the Supreme Court.

EXAMINED DURING 1892

NAME	Place of business	Date of report
St. Lawrence Life Association	New York	February 28
The Life Union	New York	March 18
Commercial Travelers' Mutual Accident Association	Utica	June 18
Guarantee Alliance*	New York	June 22
New York State Mutual Benefit Association*	Syracuse	June 27
Commercial Travelers' Association	Syracuse	July 2
American Co-operative Relief Association	Syracuse	July 30
Knights of Sobriety, Fidelity and Integrity	Syracuse	August 10
Western New York Masonic Relief Association	Rochester	August 19
Life and Reserve Association*	Buffalo	September 9
American Workmen's Life Assurance Society*	Brooklyn	October 8
The Life Union*	New York	November 23
National Benefit Society*	New York	November 23
New York State Mutual Benefit Association*	Syracuse	November 23
EXAMINED DURING 1893		
Home Benefit Association	New York	January 10
Jewelers and Tradesmen's Company	New York	February 13
Mercantile Mutual Accident Society	New York	March 2
Ætna Live Stock Insurance Company	Glens Falls	April 18
American Protective Association	Brooklyn	May 3
St. Lawrence Life Association	New York	May 3
Golden Eagle Association	Brooklyn	May 12
Ontario Mutual Accident Association*	New York	May 2
Home Benefit Society	New York	June 6
Workingmen's Co-operative Association of the United Insurance League	New York	June 7
Knickerbocker Mutual Benefit Association of Brooklyn	Brooklyn	June 5
Masonic Guild and Mutual Benefit Association	New York	June 8
New York Safety Reserve Fund*	New York	June 14
Provident Association of Newtown, L. I.	Newtown	June 17
Odd Fellows' Mutual Benefit Association	Brooklyn	June 23
De Witt Clinton Ready Relief Association	Brooklyn	June 26
Odd Fellows' Provident Association	Brooklyn	June 27
Income and Life Association of America*	New York	June 23
German Masonic Mutual Relief Association	New York	July 6
Women's Mutual Insurance and Accident Company*	New York	June 30
Merchants and Mechanics' Life and Accident Association	Brooklyn	July 11
American Temperance Life Insurance Association	New York	July 12
Independent Order of Foresters	Toronto	July 13
Chautauqua Mutual Life Association	Mayville	September 1
Merchants' Casualty Insurance Association*	New York	September 1
National Mutual Insurance Company*	New York	September 11
National Accident Society	New York	September 15
Southern Tier Masonic Relief Association	Elmira	September 18
Empire Sick and Accident Company	Troy	September 21
Mutual Benefit Association of Suffolk County	Riverhead	September 25
Booksellers and Stationers' Provident Association	New York	September 28
Gold and Stock Life Insurance Association	New York	September 26
Expressmen's Mutual Benefit Association	Elmira	October 1
Citizens' Mutual Life Association*	New York	September 11
Jewelers and Tradesmen's Company	New York	November 5
EXAMINED DURING 1894		
Mutual Relief Association	New York	January 17
National Benevolent Legion	New York	January 24
Life and Accident Insurance Corporation	New York	January 24
New York Physicians' Mutual Aid Association	New York	January 29
United States Mutual Accident Association	New York	February 17
Masonic Assurance Association*	New York	March 7
Legion of Justice	New York	March 23
Home Benefit Society	New York	April 18
Triennial Benefit League*	Brooklyn	May 11
Order of United Friends	Poughkeepsie	May 12
Woman's Mutual Insurance and Accident Company*	New York	May 31
Templars of Liberty of America	New York	June 16
International Investment Union (not incorporated under Insurance Law)*	Rochester	June 4
National Provident Union	New York	June 19
Order of American Star	New York	August 15
Mutual Benefit Life Association of America*	New York	August 17
Chenango Mutual Relief	Oxford	October 17
Independent Order of American Israelites	New York	October 31
Provident Fund Society	New York	November 22

* Reported by the Superintendent to the Attorney-General.

EXAMINED DURING 1895

NAME	Place of business	Date of report
Ætna Live Stock Insurance Company	Glens Falls	January 15
The Royal Benefit Society	New York	January 16
Great Camp of the Knights of Maccabees for the State of New York	Buffalo	January 25
Mutual Reserve Fund Life Association (Superintendent's Report thereon dated March 27, 1895.)	New York	March 15
United States Mutual Accident Association	New York	May 14
" Gross Bund des Deutschen Ordens des Schwartzen Ritter of Brooklyn "†	Brooklyn	April 12
Postal Employees' Mutual Aid Association	New York	July 12
Catholic Women's Benevolent Legion	New York	August 20
American Fraternal Insurance Union	Batavia	October 23

EXAMINED DURING 1896

Union Life and Casualty	Syracuse	January 5
Universal Benevolent Association	Syracuse	January 18
St. Lawrence Life Association	New York	February 6
Empire Mutual Union	Syracuse	March 5
Industrial Benefit Association	Syracuse	July 17
National Accident Society	New York	July 25
United Life Insurance Association	New York	July 24
Traders and Travelers' Accident Company	New York	August 8
Mutual Life Association	Brooklyn	September 24
Knights of Sobriety, Fidelity and Integrity	Syracuse	October 2
Commercial Travelers' Life Association	Syracuse	October 19
American Life Association	Syracuse	October 14
Mutual Union Association	Rochester	October 25
Southern Tier Masonic Relief Association	Elmira	October 22
American Protective Association	Brooklyn	November 8
American Sick Benefit Accident Association	New York	November 5
New York Safety Reserve Fund	New York	November 17
American Temperance Life Insurance Association	New York	November 28

EXAMINED DURING 1897

Chenango Mutual Relief	Oxford	February 9
Mercantile Benefit Association	New York	April 15
American Casualty Insurance Company	Oneonta	August 24
Royal Benefit Society	New York	December 30
Catholic Women's Benevolent Legion	New York	December 30

EXAMINED DURING 1898

Brith Abraham (Independent Order)	New York	January 4
Sons of Benjamin (Independent Order)	New York	January 6
Free Sons of Israel (Independent Order)	New York	January 6
National Provident Union	New York	January 6
Catholic Benevolent Legion	Brooklyn	January 8
Royal Templars of Temperance	Buffalo	January 13
American Sick Benefit and Accident Association	New York	January 19
Garfield Live Stock Insurance Company	New York	January 21
Empire Life Insurance Company	New York	January 20
Bankers' Life Insurance Company	New York	January 21
Order of United Friends	New York	January 21
Jewelers and Tradesmen's Company	New York	January 25
Mercantile Benefit Association	New York	January 25
Postal Employees' Mutual Aid Association	New York	January 26
American Temperance Life Insurance Association	New York	January 27
Golden Eagle Association	Brooklyn	January 28
American Protective Association	Brooklyn	January 28
Gold and Stock Life Insurance Association	New York	January 29
Telegraphers' Mutual Benefit Association	New York	January 29
Mutual Life Association of the City of Brooklyn	New York	February 1
DeWitt Clinton Ready Relief Association	Brooklyn	February 4
New York Physicians' Mutual Aid Association	New York	February 4
Traders and Travelers' Accident Company	New York	February 7
Workingmen's Co-operative Association of the United Insurance League	New York	February 7
National Accident Society	New York	February 7
Reserve Fund Live Stock Insurance Company	New York	February 7
Odd Fellows' Provident Association	Brooklyn	February 8
German Masonic Mutual Relief Association	New York	February 9
United Retail Grocers' Association of Brooklyn, Mutual Benefit Horse Fund	Brooklyn	February 10

† Final certificate on organization refused by Superintendent.

EXAMINED DURING 1898—(*Continued*)

NAME	Place of business	Date of report
Mutual Benefit Association of Suffolk County	Riverhead	February 14
Templars of Liberty of America	New York	February 17
Provident Association of Newtown	Maspeth	February 18
Teachers' Provident Association of the United States	New York	February 21
Knights of St. John and Malta (Chapter General of America)	New York	February 21
Metropolitan Live Stock Insurance Company	New York	February 23
Free Sons of Judah (Independent Order)	New York	February 23
New York Safety Reserve Fund	New York	March 3
St. Lawrence Life Association	New York	March 3
American Israelites (Independent Order)	New York	March 4
Ahawas Israel (Independent Order)	New York	March 10
National Benevolent Legion	New York	March 11
National Insurance Fraternity	New York	March 11
Sons of Abraham (Independent Order)	New York	March 16
Insurance Clerks' Mutual Benefit Association	New York	March 25
New York Casualty Company	New York	April 12
Equitable Live Stock Insurance Company	New York	April 12
Catholic Mutual Benefit Association	Brooklyn	April 13
American Live Stock Insurance Company	New York	April 13
Seventh Regiment Veteran and Active League	New York	April 18
Albany Masonic Relief Association	Albany	April 21
Benai Berith (Independent Order)	New York	April 21
American Knights of Protection	Lindenhurst	April 27
Jewelers' League of New York	New York	April 28
Security Mutual Life Association	Binghamton	April 28
Foresters of America (Endowment Fund)	Brooklyn	April 28
Empire Mutual Union	Syracuse	May 5
American Life Association	Syracuse	May 10
Safety Fund Insurance Society	Syracuse	May 11
Masonic Life Association	Oswego	May 12
Mutual Reserve Fund Life Association	New York	May 16
Catholic Relief and Beneficiary Association	Auburn	June 1
Equal Rights Benefit Association	Albany	June 1
Mutual Life Association of Brooklyn (Appraiser's report)	New York	June 2
Mutual Benefit Association, Fifth Street Baptist Church of Troy	Troy	June 3
Protective Life Assurance Society	Buffalo	June 10
New York Mutual Live Stock Insurance Company	New York	June 10
Masonic Life Association of Western New York	Buffalo	June 14
American Fraternal Insurance Union	Buffalo	June 15
Great Camp Knights of the Maccabees for New York	Buffalo	June 24
Western New York Relief Association	Sherman	June 24
Empire Knights of Relief	Buffalo	June 25
Stafford-Benefit Association	Stafford	June 29
Order of Select Knights	Batavia	June 30
Western New York Masonic Relief Mutual Union Association	Rochester	July 1
Mutual Union Association	Rochester	July 6
Excelsior Mutual Life Association (Appraiser's report)	Oxford	July 12
Protective Life Association	Rochester	July 12
Empire State Degree of Honor	Stockton	July 15
United Workmen, Ancient Order	Dunkirk	July 19
Excelsior Mutual Life Association	Oxford	July 22
Equine Mutual Insurance Company	Binghamton	July 28
Northern Tier Masonic Relief	Ogdensburg	August 1
American Casualty Insurance Company	Oneonta	August 2
Commercial Travelers' Mutual Accident Association of America	Utica	August 10
National Protective Legion	Waverly	August 11
Expressmen's Mutual Benefit Association	Elmira	August 12
Bankers' Life Insurance Company	New York	August 19

EXAMINED DURING 1899

Reserve Fund Live Stock Insurance Company	New York	January 16
Mutual Benefit Association of Suffolk County	Riverhead	March 6
Mutual Benefit Association of German Baptists of North America	Buffalo	August 22
Mutual Reserve Fund Life Association	New York	September 18
Traders and Travelers' Accident Company	New York	November 11
Empire Life Insurance Company	New York	November 21
Southern Tier Masonic Relief Association	Elmira	December 8
Mutual Life Association of Brooklyn, N. Y.	Brooklyn	December 28
American Temperance Life Insurance Association	New York	December 31

EXAMINED DURING 1900

NAME	Place of business	Date of report
Traders and Travelers' Accident Company	New York	June 18
Knights of Aurora of the World	Jamestown	June 22
Mutual Union Association	Rochester	June 29
Independent Order Free Sons of Judah	New York	August 30
Mutual Life Association of Brooklyn	Brooklyn	September 6
Protective Life Association	Rochester	September 26
Supreme Lodge, Independent Order Sons of Abraham	New York	November 15
EXAMINED DURING 1901		
Catholic Relief and Beneficiary Association	Auburn	May 10
American Fraternal Insurance Union	Buffalo	April 30
National Protective Legion	Waverly	December 4
EXAMINED DURING 1902		
Mutual Reserve Fund Life Association †	New York	April 16
Jewelers' League of New York	New York	May 20
Safety Fund Insurance Society	Syracuse	July 21
Masonic Life Association of Western New York	Buffalo	August 1
EXAMINED DURING 1903		
People's Mutual Life Insurance Association and League	Syracuse	February 16
Free Sons of Judah (Independent Order)	New York	March 15
National Fraternal Society	New York	May 19
National Benevolent Legion	New York	June 6
Locomotive Firemen's Brotherhood Health and Accident Association	Schenectady	July 21
Catholic Mutual Benefit Association	Hornellsville	October 7
Ahawas Israel (Independent Order)	New York	December 9
EXAMINED DURING 1904		
Equitable Horse Insurance Association	New York	February 1
Tradesmen's Life Insurance Company	New York	February 1
People's Mutual Life Insurance Association and League	Syracuse	July 21
National Protective League	Waverly	October. 1
Empire Life Insurance Company	New York	November 16
American Temperance Life Insurance Association	New York	November 16
EXAMINED DURING 1905		
Independent Order Brith Abraham	New York	April 29
Economic Relief Association	Buffalo	March 13
Ancient Order of Foresters of America	Brooklyn	February 7
People's Mutual Life Insurance Association and League	Syracuse	May 10
EXAMINED DURING 1906		
Albany Masonic Relief Association	Albany	November 12
Catholic Mutual Benefit Association	Hornell	October 16
Catholic Relief and Beneficiary Association	Auburn	December 29
Commercial Travelers' Mutual Accident Association of America	Utica	November 30
Illicians Auxiliary	New York	January 11
Insurance Branch of the Yorkville Brotherhood Aid Society	New York	September 6
Masonic Life Association of Oswego, N. Y.	Oswego	December 11
Mutual Benefit Association of the Fifth Street Baptist Church of Troy, N. Y.	Troy	November 16
National Benevolent Legion	New York	November 30
National Fraternal Society	New York	November 9
New York Casualty Company	New York	November 20
Order of Saturn	Buffalo	June 1
Protective Life Association	Rochester	December 31
Stafford Benefit Association	Stafford	December 29
Universal Indemnity Company	Syracuse	November 28
EXAMINED DURING 1907		
United Workmen, Ancient Order of	Buffalo	July 3
Great Camp of the Knights of the Maccabees for the State of New York	Buffalo	July 11
Mutual Benefit Association of the German Baptists of North America	Buffalo	July 24
Der Bayerische National ver Band von Nord Amerika	Buffalo	July. 24
Empire State Degree of Honor	Stockton	August 1
Southern Tier Masonic Relief	Elmira	August 9
Switchmen's Union of North America	Buffalo	August 10

† Final report as a co-operative Association.

EXAMINED DURING 1907—(*Continued*)

NAME	Place of business	Date of report
Commercial Travelers' Mutual Accident Association of America	Utica	September 11
Ahawas Israel (Independent Order)	New York	September 17
Protective Life Association	Rochester	September 20
Masonic Life Association	Buffalo	September 28
Catholic Relief and Beneficiary Association	Auburn	September 28
Knights of St. John and Malta (Chap. Gen'l of America)	New York	November 8
Horse Insurance Company of America	Brooklyn	November 15
Jewelers' League	New York	November 27
EXAMINED DURING 1908		
New York Safety Reserve Fund	Syracuse	January 13
New York Horse Insurance Company	New York	January 20
United States Mutual Horse Insurance Company	New York	April 21
Protective Life Association	Rochester	May 27
National Protective Legion	Waverly	June. 30
Fraternal Mystic Circle	Philadel'a, Pa.	July 31
People's Mutual Life Insurance Association and League	Syracuse	August 31
Order of the Golden Seal	Roxbury	August 31
New York Safety Reserve Fund	Syracuse	September 20
Mutual Savings Life Insurance Company	New York	October 15
Buffalo Co-operative Live Stock Insurance Company	Buffalo	November 30
United States Grand Lodge Order of Brith Abraham	New York	November 30
Traders and Travelers' Accident Company	New York	December 16
Swedish Mutual Aid Society	New York	December 29
New York Physicians' Mutual Aid Society	New York	December 21
Gold and Stock Life Insurance Association	New York	December 17
EXAMINED DURING 1909		
Free Sons of Israel	New York	January 12
New York Safety Reserve Fund	Syracuse	January 13
New York Safety Reserve Fund	Syracuse	February 4
New York Horse Insurance Company	New York	March 16
Traders and Travelers' Accident Company	New York	March 16
Sons of Benjamin	New York	March 19
National Fraternal Society	New York	March 24
National Benevolent Legion	Schenectady	April 3
Independent Order Brith Abraham	New York	April 19
Western New York Relief	New York	April 20
Polish National Alliance	Brooklyn	April 30
Columbian Protective Association	Binghamton	May 4
Catholic Mutual Benefit Association	Hornell	May 13
Order of Prosperity	Brooklyn	May 15
Catholic Benevolent Legion	Brooklyn	May 19
Western New York Relief	New York	May. 20
Mutual Benefit Association of Suffolk County	Riverhead	May 26
New York Physicians Mutual Aid	New York	May 29
Catholic Women's Benevolent Legion	New York	June 4
National Provident Union	Brooklyn	June 7
American Knights of Protection	Lindenhurst	June 8
Empire Live Stock Insurance Company	New York	June 11
Imperial Order of Tycoons	Syracuse	June 22
Metropolitan Live Stock Insurance Company	Syracuse	June 30
Dukes and Duchesses of Edom	Elmira	July 29
Metropolitan Live Stock Insurance Company	Syracuse	September 14
Hudson Horse Insurance Company	New York	September 15
Economic Relief Association	Buffalo	September 27
Workmen's Sick and Death Benefit Fund	New York	September 28
Order of Saturn	Binghamton	October 8
Ancient Order of United Workmen	Buffalo	October 11
Ilicians Auxiliary	Brooklyn	November 15
Albany Women Teachers' Relief	Albany	November 16
People's Mutual Life Insurance Association and League	Syracuse	December 9
Economic Relief Association	Buffalo	December 14
Buffalo Co-operative Live Stock Insurance Company	Buffalo	December 17
Knights of Modern Chivalry	Albany	December 20

CO-OPERATIVE LIVE STOCK INSURANCE ASSOCIATIONS OF NEW YORK STATE ORGANIZED UNDER THE PROVISIONS OF CHAPTER 454, LAWS OF 1889

NAME	Location	Date organized
The People's Mutual Live Stock Insurance Company†	Buffalo	Feb. 12, 1890
New York Mutual Live Stock Insurance Company†	New York	April 24, 1890
Empire State Mutual Live Stock Insurance Company*	Olean	July 9, 1890
Ætna Live Stock Insurance Company†	Glens Falls	Feb. 12, 1891
The Live Stock Protective Association*	Elmira	Oct. 7, 1891
United States Mutual Live Stock Insurance Company*	Albany	Sept. 15, 1892

* Discontinued business.
† Final certificate on organization refused by Superintendent to these associations and refusal sustained by Supreme Court.

CO-OPERATIVE LIVE STOCK INSURANCE ASSOCIATIONS OF NEW YORK STATE ORGANIZED UNDER THE PROVISIONS OF ARTICLE VIII OF THE INSURANCE LAW

NAME	Location	Date organized
Standard Live Stock Insurance Company (Mutual)*	Buffalo	Dec. 13, 1892
Reserve Fund Live Stock Insurance Company*	New York	Jan. 10, 1893
Equitable Live Stock Insurance Company*	New York	Jan. 21, 1893
Home Mutual Live Stock Insurance Company*	Gloversville	Mar. 8, 1893
John Hancock Live Stock Insurance Company*	Albany	Mar. 22, 1893
Horse Owners' Mutual Indemnity Association*	Rochester	Mar. 22, 1893
American Live Stock Insurance Company*	New York	May 25, 1893
Manhattan Live Stock Insurance Company*	New York	April 25, 1893
Equine Mutual Insurance Company*	Binghamton	July 25, 1894
New York Mutual Live Stock Insurance Company*	Buffalo	April 11, 1895
Buffalo Equine Insurance Company*	Buffalo	May 31, 1895
United Retail Grocers' Association of Brooklyn (Mutual Benefit Horse Fund)	Brooklyn	May 22, 1896
Metropolitan Live Stock Insurance Company*	New York	Oct. 30, 1896
Garfield Live Stock Insurance Company*	New York	Dec. 17, 1896
American Live Stock Association*	New York	Jan. 5, 1897
Loantaka Reserve Fund Live Stock Insurance Company*	New York	May 15, 1899
Mutual Animal Protective Association*	New York	Mar. 29, 1904
Equitable Horse Insurance Association†	New York	Aug. 2, 1904
Horse Insurance Company of America*	New York	Oct. 23, 1906
New York Horse Insurance Company*	New York	Dec. 10, 1906
United States Mutual Horse Insurance Association of New York‡*	New York	Jan. 13, 1908
Empire Live Stock Insurance Company*	New York	Oct. 1, 1908
Buffalo Co-operative Live Stock Insurance Company	Buffalo	Oct. 2, 1908
Metropolitan Live Stock Insurance Company	Syracuse	Nov. 19, 1908
Hudson Horse Insurance Company*	New York	Sept. 21, 1909

* Discontinued business.
† Final certificate on organization refused by Superintendent to this association and refusal sustained by Supreme Court.
‡ Name changed to United States Horse Insurance Co. August 14, 1908.
§ Placed in possession of Department under section 63 of Insurance Law in 1909.

The following assessment life and accident associations and fraternal orders have failed to make statements to the Department since the passage of chapter 256, Laws of 1881; chapter 175, Laws of 1883, and chapter 690, Laws of 1892

NAME	Location
Accident Weekly Indemnity	South Dayton.
Acme Mutual Indemnity	New York.
Albany Boatmen's Relief	Albany.
Albany Firemen's Relief	Albany.
Albany Mutual Benefit	Albany.
American Accident Indemnity	New York.
American Co-operative Relief*	Syracuse.
American Fraternal Insurance Union	Buffalo.
American Israelites	New York.
American Legion of Honor	Boston, Mass.
American Mutual Benefit League	New York.
American Sons of Israel	New York.
American Star, Order of	New York.
American Workman's Life Assurance	Brooklyn.
Amt Verdener Club	New York.
Bank Clerks' League	New York.
Bank Clerks' Mutual Benefit*	New York.
Bankers' Life Association*	St. Paul, Minn.
Bankers' Life Insurance Company*	New York.
Bankers and Merchants' Alliance	New York.
Bankers and Merchants' Life Association of Illinois	Chicago, Ill.
Bankers' and Traders' Accident	New York.
Bay State Beneficiary	Westfield, Mass
Bookbinders' Provident No. 1	New York.
Bookbinders' Provident No. 2	New York.
Booksellers and Stationers' Provident	New York.
Boston Mutual Life Insurance Company	Boston, Mass.
Brooklyn Liquor Dealers' Mutual Benefit	Brooklyn.
Brooklyn Masonic Mutual Benefit	Brooklyn.
Brooklyn Masonic Mutual Relief	Brooklyn.
Brooklyn Mutual Aid	Brooklyn.
Brooklyn Mutual Benefit	Brooklyn.
Brooklyn Volunteer Firemen's	Brooklyn.
Brothers of Honor, Order of	New York.
Buffalo Mutual Accident	Buffalo.
Buffalo Mutual Life and Reserve*	Buffalo.
Buffalo Police Mutual Aid and Benefit	Buffalo.
Builders and Manufacturers' Mutual Benefit	New York.
Capital City Benefit	Albany.
Catholic Benevolent Union	Brooklyn.
Central New York Accident and Relief	Ithaca.
Chautauqua Mutual Life†	Mayville.
Chenango Mutual Relief*	Oxford.
Chicago Guaranty Fund Life Society	Chicago, Ill.
Chosen Friends, Order of	Indianapolis, Ind.
Christian Mutual Aid of the German M. E. Church	Schenectady.
Cincinnati Life	Cincinnati, Ohio.
Citizens' Mutual Life Insurance†	New York.
Columbian Knights	Havana.
Columbian League	New York.
Commercial League	New York.
Commercial Travelers*	Syracuse.
Commercial Travelers' Life†	Syracuse.
Connecticut Indemnity Association	Waterbury, Conn.
Cooks and Pastry Cooks	New York.
Co-operative Life and Accident†	New York.
Co-operative Relief	Waverly.
Cortland Wagon Company Mutual Aid	Cortland.
Cosmopolitan Relief	New York.
Covenant Mutual	Galesburg, Ill.
Dry Goods Mutual Benefit	New York.
Dutchess Mutual Benefit	Poughkeepsie.
Economic Mutual Life	New York.
Economic Relief Association‡	Buffalo.
Empire Life Insurance Company†	New York.
Empire Knights of Relief	Buffalo.

* Name changed.
† Placed in hands of receiver.
‡ Placed in hands of Department, under section 63, Insurance Law.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL ORDERS — (*Continued*)

NAME	Location.
Empire Mutual Life and Casualty	New York.
Empire Order of Mutual Aid†	Ballston.
Empire Sick and Accident Company†	Troy.
Empire State Life	New York.
Empire State Mutual Accident	Schenectady.
Enterprise Mutual Benefit	New York.
Equal Rights Life Insurance Association	Albany.
Equitable Accident	Binghamton.
Equitable Aid Union	Warsaw.
Equitable Aid Union	Columbus, Pa.
Equitable Co-operative Life	New York.
Equitable Reserve Fund Life†	New York.
Excelsior Mutual Aid	Havana.
Excelsior Mutual Benefit and Endowment	New York.
Excelsior Mutual Life Association	Oxford.
Excelsior Mutual Sickness and Accident	Waverly.
Family Fund Society†	New York.
Farmers' Mutual Benefit	Oneida.
Farmersville Mutual Accident	Farmersville.
Fidelity Mutual Aid*	Philadelphia, Pa.
Fidelity Mutual Life Association	Philadelphia, Pa.
Firemen's Accident Indemnity	Canandaigua.
Fishermen's Mutual Benefit	New York.
Flour City Life†	Rochester.
Foresters, Ancient Order of (Court Buffalo)	Buffalo.
Fraternity of Friendly Fellows	New York.
Friendly Mutual Relief	Brooklyn.
Friends of Humanity	New York.
Garfield Life and Accident	New York.
German Benevolent	Schenectady.
German Masonic Mutual Relief Association	New York.
German Master Bakers	New York.
Globe Mutual Benefit	New York.
Gloversville Benevolent	Gloversville.
Golden Chain, Order of	Baltimore, Md
Good Templars' Mutual Benefit	Rochester.
Good Templars' Sick Benefit	Brooklyn
Grand Army Mutual Benefit Life	New York.
Great Eastern Casualty	New York.
Greenpoint Masonic Mutual Benefit	Brooklyn.
Guarantee Alliance†	New York.
Guaranty Mutual Accident†	New York.
Guardian Knights	Spartansburg.
Hand in Hand Benefit	New York.
Hartford Life Insurance Company	Hartford, Conn.
Home Benefit†	New York.
Home Benefit Society*	New York.
Home Circle	Boston, Mass.
Home Mutual Aid	Boston, Mass.
Home Provident Safety Fund†	New York.
Hoosick Falls Mutual Relief*	Hoosick Falls.
Illinois Life Association	Chicago, Ill.
Income and Life†	New York.
Independent Journeymen Plumbers and Gas Fitters	New York.
Industrial Benefit†	Syracuse.
Industrial Co-operative	New York.
International Fraternal Alliance*	New York.
International Relief*	Elmira.
Iron Hall*	New York.
Jamestown Accidental	Jamestown.
Jewelers and Tradesmen's Company*	New York.
Keystone Mutual Benefit Association	Allentown, Pa.
Knickerbocker Mutual Benefit	Brooklyn.
Knights and Ladies of America	Elmira.
Knights and Ladies of the Golden Star	Newark, N. J.
Knights and Ladies of Samaria	Buffalo.
Knights of Aurora of the World	Jamestown.
Knights of Columbia	Kingston.
Knights of Modern Chivalry‡	Albany.

* Name changed.
† Placed in hands of receiver.
‡ Placed in hands of Department, under section 63, Insurance Law.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL ORDERS — (*Continued*)

NAME	Location
Knights of Sobriety, Fidelity and Integrity*	Syracuse.
Knights of the Maccabees	Warsaw.
Knights of the Maccabees for New York	Buffalo.
Knights Templars and Masons Life Indemnity Co	Chicago, Ill.
Legion of Justice	New York.
Life and Accident Insurance Corporation	New York.
Life and Reserve†	Buffalo
Life Association of America	New York.
Life Benefit	Rochester.
Life Union†	New York.
Maine Benefit Life Association	Auburn, Me.
Manufacturers' Accident Indemnity Co.†	Geneva.
Manufacturers and Mechanics' Relief	Amsterdam.
Mariners' Mutual Benefit	New York.
Masonic and Ministerial Relief	Chatham.
Masonic Assurance†	New York.
Masonic Benevolent	Mattoon, Ill.
Masonic Equitable Accident Association	Boston, Mass.
Masonic Guild and Mutual Benefit	New York.
Masonic Life Ass'n of Western New York*	Buffalo.
Masonic Mutual Aid	Cold Spring.
Masonic Mutual Benefit	Indianapolis, Ind.
Masonic Mutual Life Association	Cleveland, O.
Masonic Relief of Central New York	Syracuse.
Masons' Fraternal Accident Association of America†	Westfield, Mass.
Massachusetts Benefit Life	Boston, Mass.
Massachusetts Mutual Accident Association	Boston, Mass.
Massachusetts National Life Association	Westfield, Mass.
Mercantile Benefit Association	New York.
Mercantile Mutual Accident*	Albany.
Mercantile Mutual Accident	New York.
Merchants and Manufacturers' Life Association	Westfield, Mass.
Merchants and Mechanics' Life and Accident	Brooklyn.
Merchants' Casualty Insurance	New York.
Merchants' Life Association of the United States	St. Louis, Mo.
Merchant Tailors' Society	New York.
Metropolitan Benefit	New York.
Mohawk Valley Masonic Life	Ilion.
Mohawk Valley Sick Benefit*	Amsterdam.
Montour Springs Order Mutual Protectors*	Havana.
Mutual Accident of the Improved Order of Red Men	Syracuse.
Mutual Aid and Accident	Rochester.
Mutual Benefit Associates†	Rochester.
Mutual Benefit	New York.
Mutual Benefit Life†	New York.
Mutual Benefit Life Company	Hartford, Conn.
Mutual Endowment and Accident*	Bath.
Mutual Friends of America	Brooklyn.
Mutual Health and Accident	New York.
Mutual Help for Odd Fellows	Trumansburg.
Mutual Life Association of Brooklyn	Brooklyn.
Mutual Life and Accident	New York.
Mutual Provident	New York.
Mutual Relief	New York.
Mutual Relief Society†	Rochester.
Mutual Reserve and Endowment	New York.
Mutual Reserve Fund Life Association§	New York.
Mutual Safety Fund Accident	Dunkirk.
Mutual Trust Fund Life	New York.
Mutual Union Association‡	Rochester.
Mystic Tie Mutual Benefit	New York.
National Alliance	New York.
National Benefit Society†	New York.
National Benevolent	Minneapolis, Minn.
National Fraternal Society¶	New York.
National Fraternity	Philadelphia, Pa.
National Guard Mutual Benefit Life	New York.
National Life	Columbus, O.

* Name changed.
† Placed in hands of receiver.
‡ Dissolved by order of Supreme Court, August 27, 1900.
§ Reincorporated under Art. 2, April 17, 1902.
¶ Placed in hands of Department, under section 63, Insurance Law.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL ORDERS — (*Continued*)

NAME	Location
National Life Association	Hartford, Conn.
National Life Maturity Insurance Company	Washington, D. C.
National Masonic Co-operative Relief	Buffalo.
National Military Mutual Aid	New York.
National Mutual Insurance Company†	New York.
National Provident Union†	Brooklyn.
National Security Life and Accident Company	Sandy Hill.
New England Mutual Accident Association	Boston, Mass.
New England Mutual Aid	Boston, Mass.
New England Relief	Boston, Mass.
New York Accident	Sandy Hill.
New York Accident Insurance Company	New York.
New York and Brooklyn Ferrymen's	Brooklyn.
New York Ferry Engineers	New York.
New York Life, Accident and Health	Seneca Falls.
New York Masonic Mutual Benefit	New York.
New York Mutual Accident†	Utica.
New York Mutual Aid and Reserve Fund	Sandy Hill.
New York Mutual Reserve Fund	New York.
New York National Mutual Aid	Rochester.
New York Post Office Mutual Aid	Brooklyn.
New York State Mutual Benefit†	Syracuse.
New York State Relief and People's Benefit	Albany.
North American Mutual Benefit	New York.
Northern Tier Masonic Mutual Relief	Ogdensburg.
Northwestern Benevolent Society	Duluth, Minn.
Northwestern Life Association	Minneapolis, Minn.
Northwestern Life Assurance Company	Chicago, Ill.
Northwestern Masonic Aid*	Chicago, Ill.
Odd Fellows' Benefit	Elmira.
Odd Fellows' Fraternal Accident*	Westfield, Mass.
Odd Fellows' Mutual Aid and Accident*	Piqua, O.
Odd Fellows' Mutual Aid and Benefit	Rochester.
Odd Fellows' Mutual Benefit Association	Brooklyn.
Odd Fellows' Protective Union	Rochester.
Odd Fellows' Relief	Albany.
Odd Fellows' Sick, Accident and Funeral Benefit	Lyons.
Ohio Valley Life Company	Wheeling, W. Va.
Ohio Valley Protective Union	Wheeling, W. Va.
Ontario Mutual Accident†	New York.
Orden Germania†	New York.
Order of Select Knights	Buffalo.
Owego Mutual Benefit	Owego.
Park City Life Insurance Company	Bridgeport, Conn.
Patrons' Aid Society†	Elmira.
People's Benefit	Syracuse.
People's Life Association	Buffalo.
People's Mutual Accident Insurance	Pittsburg, Pa.
People's Mutual Benefit	Oswego.
People's Mutual Life Insurance Association and League‡	Syracuse.
People's Relief	Albany.
People's Reserve League	Brooklyn.
Piqua Mutual Aid and Accident Association	Piqua, O.
Polar Star Mutual Benefit	New York.
Preferred Accident Association	Detroit, Mich.
Preferred Mutual Accident	New York.
Press Mutual Aid	New York.
Protective Benefit Union	New York.
Protective Life Association (Life Department)†	Rochester.
Protective Life Association (Accident Department)†	Rochester.
Protective Mutual Accident	Norwich.
Protestant Knights, Order of	Buffalo.
Provident Aid Society†	Portland, Me.
Provident Fund Society†	New York.
Provident Mutual Accident Company	Philadelphia, Pa.
Railway Officials and Employees' Accident Association	Indianapolis, Ind.
Richmond County Relief	Tottenville.
Ringgold Mutual Life	Brooklyn.
Round Robins, Order of	New York.
Royal Arch Mutual Relief	New York.

* Name changed.
† Placed in hands of receiver.
‡ Placed in hands of Department, under section 63, Insurance Law.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL ORDERS — (*Concluded*)

NAME	Location
Royal Society of Good Fellows	Boston, Mass.
Royal Templars of Temperance	Buffalo.
Safety Deposit Fund	New York.
Safety Fund Insurance Society	Syracuse.
St. Paul's Catholic Total Abstinence Benevolent Society	Brooklyn.
Scandinavian Grand Temple of America	Brooklyn.
Scandinavian Mutual Aid Association	Galesburg, Ill.
Scottish Right Knights Templars and Master Masons' Aid	Dayton, O.
Security Mutual Benefit	New York.
Security Mutual Life Association‡	Binghamton.
Sons of Abraham, Independent Order	New York.
Sons of St. George, Order of	Buffalo.
Sons of Temperance National Mutual Relief	Washington, D. C.
South Brooklyn Masonic Mutual Assurance	Brooklyn.
Southern Tier Masonic Relief Association	Elmira.
Springfield Mutual Life Association	Springfield, Mass.
Standard Mutual Life	New York.
Supreme Eureka Aid	Point Chautauqua.
Teachers Mutual Life Assurance	New York.
Teachers' Provident Association of United States	New York.
Teachers' Union Relief*	Hoosick Falls.
Templars of Liberty of America§	New York.
Tradesmen's Life Insurance Company*	New York
True Craftsman's Union	New York.
Union Benefit League	New York.
Union Mutual Accident	Chicago, Ill.
Union Mutual*	Bath.
Union Mutual	Battle Creek, Mich.
Union Life and Casualty	Syracuse.
Union Mutual Benefit	Boston, Mass.
Union Mutual Benefit	New York.
United Friends†	New York.
United Hebrew Orthodox	New York.
United Life Insurance†	New York.
United Order of American Stairbuilders	New York.
United States Benevolent Fraternity	Baltimore, Md.
United States Benevolent Society	Saginaw, Mich.
United States Masonic Benevolent	Council Bluffs, Ia.
United States Mutual Accident†	New York.
Universal Benevolent†	Syracuse.
Universal Indemnity¶	Syracuse.
Universal Mutual Support and Aid	New York.
Utica Mutual Benefit	Utica.
Volunteer Exempt and Veteran Firemen's Sons	New York.
Volunteer Firemen's	New York.
Western New York Masonic Relief Association*	Rochester.
Western New York Mutual Accident	Castile.
Western New York Relief Association§	New York.
Western Union Mutual Life and Accident	Detroit, Mich.
Williamsburgh Masonic Mutual Benefit	Brooklyn.
Women's Fraternal League	Buffalo.
Women's Mutual Insurance and Accident Company	New York.
Workingmen's Mutual Benefit Life and Accident	Silver Creek.
Workingmen's Club	New York.
Workingmen's Protective Union	Coeymans.
Working Women's Society for the Relief of the Sick	New York.

* Name changed.
† Placed in hands of receiver.
‡ Reincorporated under Art. 2, Dec. 29, 1899.
§ Placed in hands of Department under section 63, Insurance Laws.
¶ Reinsured in Federal Casualty Co.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL ORDERS PLACED IN HANDS OF RECEIVERS

NAME OF ASSOCIATION OR ORDER	Location	Name of receiver	Location
American Life Association	Syracuse	Geo. W. Salisbury	Cazenovia.
American Sick Benefit and Accident Association	New York	John M. Gardner	Potter Building, N. Y.
Chautauqua Mutual Life	Mayville	Theodore Wilder	Rochester.
Citizens' Mut. Life Ins. Ass'n.	New York	Rollin M. Morgan	Times Bldg., N. Y.
Commercial Trav. Life Ass'n.	Syracuse	Jacob Amos and Jas. E. Ratchford	Syracuse.
Co-operative L. and Acc. Ass'n	New York	Wm. J. Lacey	39 Nassau st., N. Y.
Empire Life Ins. Co	New York	Edward Browne	150 Nassau st., N. Y.
Empire Mutual Union	Syracuse	Jabez H. Norton	Syracuse.
Empire Order of Mut. Aid	Ballston	George W. Maxon	Ballston.
Empire Sick and Acc. Co	Troy	W. L. Mott	Troy.
Equal Rights Life Ins. Ass'n.	Albany	T. A. Williamson	Albany.
Equitable Res. F. Life Ass'n.	New York	John H. Van Glahn	New York.
Family Fund Society	New York	Francis V. S. Oliver	220 Broadway, N. Y.
Flour City Life Association	Rochester	Fred. W. Smith	Rochester.
Guaranty Mut. Acc. Ass'n	New York	Arthur S. Luria	195 Broadway, N. Y.
Guarantee Alliance	Elmira	S. F. Higgins	291 Broadway, N. Y.
Home Provd't Safety F. Ass'n	New York	Chas. H. Daniels	95 Nassau st., N. Y.
Home Benefit Association	New York	David McClure	22 William st., N. Y.
Income and Life Association	New York	James J. Nealis	251 E. Broadway, N. Y.
Industrial Benefit Association	Syracuse	Jas. E. Ratchford	Syracuse.
Life and Reserve Association	Buffalo	Herman Waterman	Buffalo.
Loc. Firemen's Brotherhood Health and Acc. Ass'n	Schenect'dy.	Norman N. Hicks	Schenectady.
The Life Union	New York	David McClure	22 William st., N. Y.
Manufacturers' Acc. Indemnity Co	Geneva	D. J. Van Auken	Geneva.
Masonic and Ministerial Relief Association	Chatham		
Masonic Assurance Ass'n	New York	Maunsell B. Field	32 Nassau st., N. Y.
Mercantile Benefit Ass'n	New York	John A. Wickes	100 Broadway, N. Y.
Mutual Benefit Associates	Rochester	Jas. L. Hotchkiss	Rochester.
Mut. Ben. L. Ass'n. of America	New York	S. W. Milbank	177 Broadway, N. Y.
Mutual Relief Society	Rochester	H. T. Braman	Rochester.
National Mutual	New York	Chas. H. Daniels	95 Nassau st., N. Y.
National Benefit Society	New York	David McClure	22 William st., N. Y.
N. Y. Mutual Acc. Ass'n	Utica	Geo. E. Dennison	Utica.
N. Y. State Mutual Ben. Ass'n	Syracuse	David McClure	22 William st., N. Y.
Ontario Mutual Acc. Ass'n	New York	Harry H. Beadle	320 Union st., B'k'lyn.
Orden Germania	New York	Benno Lewison	119 Nassau st., N. Y.
Order of Select Knights	Buffalo	Carlson W. White	Buffalo.
Patrons' Aid Society	Elmira	E. J. Young	Elmira.
Protective Life Ass'n	Rochester	Henry W. Conklin	Wilder Bldg., Roch'str.
Provident Fund Society	New York	Arthur M. Sanders	206 Broadway, N. Y.
Royal Templars of Temperance	Buffalo	Geo. G. Munger	Erie County Sav. Bank Building, Buffalo.
Tradesmen's Life Ins. Co	New York	W. A. Shepard	111 Broadway, N. Y.
Triennial Benefit League	Brooklyn	William J. Carr	189 Montague street, Brooklyn.
United Friends	New York	Isaac B. Barrett	Albany.
United Life Ins. Ass'n	New York	B. S. McKean	79 E. 130th st., N. Y.
United States Mutual Acc.	New York	H. W. Gray	35 Wall st., N. Y.
Universal Benevolent Ass'n	Syracuse	L. L. Waters	Syracuse.

STATISTICAL TABLES

Assessment Life, Accident and Fraternal Insurance Associations

TABLE No. I

ASSETS AND LIABILITIES

Summary and classification of the Assets and Liabilities of Assessment Insurance Associations transacting business in this State for the year ending December 31, 1909

ASSOCIATIONS	ASSETS						LIABILITIES			
	Real estate	Mortgage loans	Bonds and stocks *	Cash in office and in bank	Other assets	Total assets	Reserve or emergency fund	Claims unpaid	Other liabilities	Total liabilities
Albany Masonic Relief Association				$47 64		$47 64				
Albany Women Teachers' Relief Ass'n.				155 02		155 02				
American Temperance Life Ins. Ass'n.	$50,000 00	$125,066 00		50,465 27	$20,311 96	245,843 23	$85,050 56	$33,500 00	$4,996 46	$123,547 02
Bankers' Life Association, Iowa	45,000 00	12,041,452 54	$423,067 08	573,735 20	495,725 89	13,578,980 71	6,705,659 49	174,168 00	6,699,153 22	13,578,980 71
Columbian Protective Association		16,200 00	11,515 00	8,489 30	3,735 25	39,939 55	3,313 85	17 20	369 05	3,700 10
Commercial Mut. Accident. Co., Pa			8,300 00	6,732 17	6,023 50	21,055 67	8,000 00	20,040 00		28,040 00
Commercial Travelers' Mut. Acc. Ass'n.	91,000 00		345,530 00	99,564 19	5,501 99	541,596 18	8,000 00	66,828 55	308,190 00	383,018 55
Cremieux Benevolent Society		20,000 00		12,290 78		32,290 78	702 00	500 00	1,000 00	2,202 00
De Witt Clinton Ready Relief Ass'n.				90 51		90 51	1,904 16			1,908 16
Empire State Degree of Honor		95,350 00	74,244 48	70,166 76	14,110 54	253,871 78	15,000 00	13,000 00	2,880 68	30,880 68
Expressmen's Mutual Benefit Ass'n.			410,850 00	11,643 82	4,174 97	426,668 79	297,618 14	2,500 00		300,118 14
Gold and Stock Life Insurance Ass'n.			12,535 00	9,060 23	51 25	21,646 48	640 45	5,375 00		6,015 45
Golden Eagle Association				72,905 07	1,293 33	74,198 40	3,916 68	896 00	206 11	5,018 79
Insurance Branch Yorkville Brotherhood Aid Society				6,191 68		6,191 68	1,052 31	2,000 00	126 00	3,178 31
Insurance Clerks' Mutual Benefit Ass'n.		25,750 00		8,485 02	2,959 19	37,194 21	2,000 00	4,000 00	510 26	6,510 26
Jewelers' Safety Fund Society			322,150 00	173,846 20	3,141 67	499,137 87	51,246 98	11,724 68	219,242 73	282,214 39
Knights Templars and Masonic Mutual Aid Association, Ohio	10,102 56	32,855 60	152,937 89	69,090 97	135,470 96	400,457 98	125,275 53	107,000 00	625 04	232,900 57
Masonic Life Association	8,200 00	89,565 00	121,190 00	79,719 97	3,379 94	302,054 91	39,500 00	109,700 00	20,380 90	169,580 90
Mutual Ben. Ass'n of Suffolk County		17,675 00		9,568 54	227 05	27,470 59	2,000 00	3,000 00	100 50	5,100 50
Mutual Benefit Ass'n of the Fifth St. Baptist Church of Troy				63 25		63 25	34 75			34 75

National Accident Society	.....	.....	51,340 00	9,727 32	9,144 90	70,212 22	8,000 00	5,617 50	2,761 75	16,379 25
New York Casualty Co.	.....	.....	.....	631 30	1,003 38	1,034 68	190 00	516 85	538 37	1,245 22
New York Physicians' Mut. Aid Ass'n	.....	58,000 00	.....	16,223 84	1,158 42	75,382 26	3,914 00	.....	2,888 00	6,802 00
New York Safety Reserve Fund	.....	67,040 00	24,615 00	24,112 75	13,299 94	129,067 69	13,334 12	2,317 92	366 30	16,018 34
Postal Employees' Mutual Aid Ass'n	.....	.....	.....	9,142 01	1,807 20	10,949 21	2,000 00	4,000 00	187 72	6,187 72
Protective Life Assurance Society	.....	13,500 00	.....	31,361 04	229 41	45,090 45	319 60	200 00	.....	519 60
Provident Association of Newtown	.....	.....	.....	2,139 32	.....	2,139 32	525 00	1,129 00	.....	1,654 00
St. Lawrence Life Association	.....	241 40	.....	6,528 81	1,888 42	8,658 63	1,737 80	49 50	78 83	1,866 13
Seventh Reg't Vet. and Active League	.....	5,000 00	.....	14,736 53	689 37	20,425 90	500 00	3,393 73	781 31	4,675 04
Stafford Benefit Association	.....	.....	.....	1,478 64	.....	1,478 64	709 50	500 00	.....	1,209 50
Swedish Mut. Aid Society "Scandia" in New York	.....	14,400 00	.....	36,750 00	.....	51,150 00	6,000 00	7,000 00	20,021 22	33,021 22
Telegraphers' Mutual Benefit Ass'n	.....	73,200 00	231,010 00	17,856 62	13,389 25	335,455 87	5,544 69	25,500 00	845 71	31,890 40
Workingman's Co-operative Ass'n of the U. I. L. of New York	.....	.....	10,000 00	12,876 02	.....	22,876 02	1,200 62	.....	677 67	1,878 29
Totals	$204,302 56	$12,695,295 54	$2,199,284 45	$1,445,875 79	$738,717 78	$17,283,476 12	$7,394,894 23	$604,473 93	$7,286,927 83	$15,286,295 99

* Department valuations.

TABLE No. II

INCOME

Showing the nature and sources of the Income of Assessment Insurance Associations transacting business in this State for the year ending December 31, 1909

ASSOCIATIONS	PAID BY MEMBERS			Interest	Other income	Total income	Excess of income over disbursements	Excess of disbursements over income
	Assessments	Annual dues	Other payments by members					
Albany Masonic Relief Association								$3 36
Albany Women Teachers' Relief Association	$553 30	$32 00		$3 92		$589 22	$75 08	
American Temperance Life Insurance Association	238,179 55	716 50		6,872 91	$6,957 97	252,726 93		82 67
Bankers' Life Association, Iowa	2,812,266 84	651,324 30	$1,468,250 54	615,113 51	7,689 36	5,554,644 55	1,787,032 40	
Columbian Protective Association	*36,771 51		197 00	569 25		37,537 70	18,420 38	
Commercial Mutual Accident Co., Pa	6,118 25			836 16	408 85	7,363 26		6,784 21
Commercial Travelers' Mutual Accident Association	462,192 00	57,829 00	28,320 00	16,727 70	2,544 04	567,612 74	106,240 78	
Cremieux Benevolent Society			3,040 00	1,357 67	1,787 30	6,184 97	1,977 46	
De Witt Clinton Ready Relief Association	2,913 70	342 50	12 75	49 09		3,318 04		1,051 84
Empire State Degree of Honor	135,198 69	6,249 49	51 90	9,750 55		151,250 09	28,072 13	
Expressmen's Mutual Benefit Association	113,895 80			12,309 67	7,328 39	133,533 86	52,531 77	
Gold and Stock Life Insurance Association		7,484 60	46 00	1,345 68		8,876 28	772 86	
Golden Eagle Association	39,956 62			2,194 23		42,150 85	11,005 02	
Insurance Branch, Yorkville Brotherhood Aid Society			5,087 10	166 40		5,253 50	929 00	
Insurance Clerks' Mutual Benefit Association	16,740 62	2,955 00	360 00	1,422 50	1,469 00	22,947 12	3,875 06	
Jewelers' Safety Fund Society	289,087 25			15,680 39	2,892 63	307,660 27	50,112 34	
Knights Templars and Masonic Mutual Aid Association, Ohio	503,315 86		1,457 00	6,471 08	12,040 00	523,883 94	24,178 00	
Masonic Life Association	474,011 19		3,317 00	11,612 55	1,297 39	490,238 13	34,004 06	
Mutual Benefit Association of Suffolk County	24,024 00		1,171 00	1,350 94	3,120 00	29,665 94		2,147 40
Mutual Benefit Ass'n of the Fifth St. Baptist Church of Troy	99 75		25			100 00	4 99	

National Accident Society	38,929 87		4,758 00	2,808 57	109 86	46,606 30		6,904 77
New York Casualty Co	14,595 53		3,650 50		2,236 58	20,482 61	562 13	
New York Physicians' Mutual Aid Association	34,660 90		516 20	3,033 61		38,210 71	* 6,020 05	
New York Safety Reserve Fund	158,784 57			2,762 07	779 74	162,326 38	64,027 87	
Postal Employees' Mutual Aid Association	19,799 05		1,152 50	177 60	4,245 47	25,374 62	6,508 45	
Protective Life Assurance Society	42,820 68			1,369 28		44,189 96	12,928 27	
Provident Association of Newtown	3,340 70		4 20	53 18		3,398 08	838 54	
St. Lawrence Life Association	18,876 97	850 90	437 75	92 43	29 38	20,287 43	3,370 09	
Seventh Regiment Veteran and Active League	5,868 26	936 74	1,621 30	1,385 05	4 70	9,816 05		2,091 89
Stafford Benefit Association		752 00	8,344 20	26 71		9,122 91		1,482 34
Swedish Mutual Aid Society "Scandia" in New York	5,228 96	25,084 57	518 50	1,600 83		32,432 86	9,718 67	
Telegraphers' Mutual Benefit Association	82,706 18		560 00	14,300 73	5,250 00	102,816 91	17,676 80	
Workingman's Co-operative Association of the U. I. L. of New York	28,781 67	45 00		639 32	143 57	29,609 56	3,468 50	
Totals	$5,609,718 27	$754,602 60	$1,532 873 75	$732,084 18	$60,934 23	$8,690,213 03	$2,244,410 80	$20,547 48

* Includes annual dues.

TABLE No. III

DISBURSEMENTS

Summary and classification of the various items comprising the disbursements of Assessment Insurance Associations transacting business in this State for the year ending December 31, 1909

ASSOCIATIONS	Claims paid	Other payments to members	Commissions	Salaries, Medical fees, etc.	Rent	Legal expenses	Advertising and printing	Other disbursements	Total disbursements
Albany Masonic Relief Association	.....	.....	.....	.....	.....	.....	.....	$2 36	$2 36
Albany Women Teachers' Relief Association	$505 00	.....	.....	.....	.....	.....	$7 54	1 00	513 54
American Temperance Life Insurance Association	156,406 65	9,282 96	$13,901 16	$49,756 89	$3,270 00	$682 02	3,691 41	5,818 51	252,809 60
Bankers' Life Association, Iowa	2,681,944 78	69,578 18	659,634 33	203,794 37	13,726 44	2,929 62	18,697 65	117,306 78	3,767,612 15
Columbian Protective Association	913 50	5,516 90	5,307 29	4,194 90	566 00	30 00	950 07	1,638 72	19,117 38
Commercial Mutual Accident Co., Pa	9,997 09	16 04	2,281 03	667 00	360 00	342 50	17 65	466 16	14,147 47
Commercial Travelers' Mutual Accident Association	369,276 19	.....	.....	25,796 72	.....	3,000 00	10,437 19	52,861 86	461,371 96
Cremieux Benevolent Society	1,000 00	314 00	.....	292 00	50 00	.....	.....	2,551 51	4,207 51
De Witt Clinton Ready Relief Association	4,000 00	.....	.....	178 21	14 95	.....	107 25	70 07	4,370 48
Empire State Degree of Honor	96,064 08	45 55	10,354 51	13,387 21	.....	1,049 89	748 16	1,529 16	123,178 56
Expressmen's Mutual Benefit Association	64,500 00	11,841 85	1,055 50	2,843 38	.....	.....	261 45	499 91	81,002 09
Gold and Stock Life Insurance Association	7,825 00	6 70	.....	40 00	.....	.....	146 60	85 62	8,103 92
Golden Eagle Association	12,311 75	864 56	9,385 29	7,430 00	300 00	65 78	318 10	470 35	31,145 83
Insurance Branch Yorkville Brotherhood Aid Society	4,000 00	.....	.....	194 00	.....	100 00	11 50	19 00	4,324 50
Insurance Clerks' Mutual Benefit Association	14,000 00	333 21	201 00	2,728 00	300 00	.....	594 20	915 65	19,072 06
Jewelers' Safety Fund Society	8,168 18	229,540 77	.....	*15,600 00	.....	250 00	1,818 46	2,170 52	257,547 93
Knights Templars and Masonic Mut. Aid Assoc., Ohio	455,000 00	.....	4,999 54	17,557 96	900 00	460 19	1,479 56	19,308 69	499,705 94
Masonic Life Association	367,669 93	11,494 74	28,689 20	30,214 31	2,150 00	637 33	2,033 52	13,285 04	456,174 07
Mutual Benefit Association of Suffo k County	25,000 00	.....	895 00	2,438 28	10 00	.....	.....	3,470 06	31,813 34
Mut. Benefit Assoc. of the Fifth St. Bap. Church of Troy	34 75	.....	.....	50 00	.....	.....	10 26	.....	95 01
National Accident Society	11,416 84	694 75	11,887 13	13,595 83	1,900 00	519 30	2,351 65	11,145 57	53,511 07
New York Casualty Co	5,237 40	25 48	6,133 31	5,054 75	1,128 98	74 05	615 31	1,651 20	19,920 48
New York Physicians' Mutual Aid Association	29,000 00	.....	208 15	1,919 00	75 00	35 00	617 90	335 61	32,190 66
New York Safety Reserve Fund	16,419 19	26,879 50	18,423 23	14,270 63	600 00	1,665 15	4,377 68	15,663 13	98,298 51
Postal Employees' Mutual Aid Association	18,000 00	.....	364 73	200 00	.....	.....	.....	301 44	18,866 17

Protective Life Assurance Society	5,747 86	.....	8,536 81	9,519 00	1,011 75	8 85	1,844 53	4,592 89	31,261 69
Provident Association of Newtown	2,298 00	.....	151 85	2 00	.....	.....	39 00	68 69	2,559 54
St. Lawrence Life Association	276 50	2,641 47	2,827 18	7,579 32	1,058 25	73 25	513 81	1,947 56	16,917 34
Seventh Regiment Veteran and Active League	9,500 00	.....	.....	600 00	67 50	.....	120 65	1,619 79	11,907 94
Stafford Benefit Association	10,000 00	.....	75 00	385 00	.....	.....	75 85	89 40	10,605 25
Swedish Mutual Aid Society "Scandia" in New York	18,500 00	750 00	965 80	1,584 75	21 00	25 00	275 35	592 29	22,714 19
Telegraphers' Mutual Benefit Association	78,397 00	17 00	466 00	3,646 50	41 00	.....	967 83	1,604 78	85,140 11
Workingman's Co-operative Assoc. of the U. L. L. of N. Y.	9,360 00	2,330 40	6,067 64	6,977 00	900 00	199 25	162 07	144 70	26,141 06
Totals	$4,502,769 69	$372,174 06	$792,810 68	$442,477 01	$28,450 87	$12,147 18	$53,292 20	$262,228 02	$6,466,349 71

* Includes rent and office expenses.

TABLE No. IV

EXHIBIT OF CERTIFICATES

Showing number of certificates and amount of insurance in force on December 31, 1908, written and terminated during 1909 and in force on December 31, 1909, on total business of Assessment Insurance Associations

ASSOCIATIONS	IN FORCE DECEMBER 31, 1908		WRITTEN AND INCREASED DURING 1909		TOTAL		TERMINATED DURING 1909		IN FORCE DECEMBER 31, 1909	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Albany Masonic Relief Association	12		5		17				17	
Albany Women Teachers' Relief Association	245		16		261		4		257	
American Temperance Life Insurance Association	7,682	$8,451,575	249	$319,800	7,931	$8,771,375	842	$1,190,615	7,089	$7,580,760
Bankers' Life Association, Iowa	183,844	367,688,000	32,844	65,668,000	216,688	433,376,000	11,693	23,386,000	204,995	409,990,000
Columbian Protective Association	1,676	84,122	2,047	245,685	3,723	329,807	1,711	221,388	2,012	108,419
Commercial Mutual Accident Co., Pa	2,435	6,242,410	113	303,000	2,548	6,545,410	2,143	4,970,160	405	1,575,250
Commercial Travelers' Mutual Accident Association	59,118	295,590,000	7,548	37,740,000	66,666	333,330,000	3,428	17,140,000	63,238	316,190,000
Cremieux Benevolent Society	156	74,900	5	1,000	161	75,900	3	1,500	158	74,400
De Witt Clinton Ready Relief Association	335	167,500	9	4,500	344	172,000	10	5,000	334	167,000
Empire State Degree of Honor	8,139	7,430,750	1,196	961,500	9,335	8,392,250	766	592,000	8,569	7,800,250
Expressmen's Mutual Benefit Association	3,623	3,944,000	286	312,000	3,909	4,256,000	346	369,000	3,563	3,887,000
Gold and Stock Life Insurance Association	1,139	618,800	50	25,000	1,189	643,800	49	25,700	1,140	618,100
Golden Eagle Association	4,030	564,695	1,272	187,498	5,302	752,193	1,016	155,209	4,286	596,984
Insurance Branch Yorkville Protherhood Aid Society	269	269,000	18	18,000	287	287,000	26	26,000	261	261,000
Insurance Clerks' Mutual Benefit Association	973	973,000	70	70,000	1,043	1,043,000	41	41,000	1,002	1,002,000
Jewelers' Safety Fund Society	1,937	19,935,600	2,301	24,138,500	4,238	44,074,100	2,157	22,184,400	2,081	21,889,700
Knights Templars and Masonic Mutual Aid Association, Ohio	7,003	16,940,000	214	343,000	7,217	17,283,000	561	1,523,000	6,656	15,760,000
Masonic Life Association	11,037	21,372,000	1,779	3,329,500	12,816	24,701,500	1,153	2,322,500	11,663	22,379,000
Mutual Benefit Association of Suffok County	1,465	1,465,000	183	183,000	1,648	1,648,000	45	45,000	1,603	1,603,000
Mutual Benefit Association of the Fifth St Baptist Church of Troy	134		1		135		1		134	

National Accident Society	5,260	11,928,150	3,407	5,334,000	8,667	17,262,150	3,614	5,741,400	5,053	11,520,750
New York Casualty Co	986	378,100	1,213	538,365	2,199	916,465	1,031	462,410	1,168	454,055
New York Physicians' Mutual Aid Association	1,953	1,953,000	127	127,000	2,080	2,080,000	123	123,000	1,957	1,957,000
New York Safety Reserve Fund	8,934	2,860,680	4,229	828,000	13,163	3,688,680	4,420	1,556,705	8,743	2,131,975
Postal Employees' Mutual Aid Association	1,120	1,120,000	214	214,000	1,334	1,334,000	108	108,000	1,226	1,226,000
Protective Life Assurance Society	1,772	671,800	2,191	716,700	3,963	1,388,500	1,801	589,500	2,162	799,000
Provident Association of Newtown	395		2		397		22		375	
St. Lawrence Life Association	1,639	226,026	1,746	302,755	3,385	588,781	1,524	291,513	1,861	297,268
Seventh Regiment Veteran and Active League	473	236,394	25	12,500	498	248,894	36	18,000	462	230,894
Stafford Benefit Association	756	378,000	23	11,500	779	389,500	20	10,000	759	379,500
Swedish Mutual Aid Society "Scandia" in New York	1,949	1,663,000	142	104,000	2,091	1,767,000	151	111,000	1,940	1,656,000
Telegraphers' Mutual Benefit Association	5,329	4,971,000	300	253,000	5,629	5,224,000	223	202,500	5,406	5,021,500
Workingman's Co-operative Association of the U. I. L. of New York	5,504	492,855	1,607	122,061	7,111	614,916	1,427	113,356	5,684	501,560
Totals	331,322	$778,690,357	65,432	$142,493,864	396,754	$921,184,221	40,495	$83,525,856	356,259	$837,658,365

TABLE No. V

EXHIBIT OF CERTIFICATES

Showing number of certificates and amount of insurance in force on December 31, 1908, written and terminated during 1909 and in force December 31, 1909, on business in the State of New York of Assessment Insurance Associations

ASSOCIATIONS	IN FORCE DECEMBER 31, 1908		WRITTEN AND INCREASED DURING 1909		TOTAL		TERMINATED DURING 1909		IN FORCE DECEMBER 31, 1909	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Albany Masonic Relief Association	12	.....	5	.....	17	.....	.....	.....	17	.....
Albany Women Teachers' Relief Association	245	.....	16	.....	261	.....	4	.....	257	.....
American Temperance Life Insurance Association	3,139	$3,404,658	100	$140,250	3,239	$3,544,908	539	$460,193	2,700	$3,084,715
Bankers' Life Association, Iowa	2,245	4,490,000	371	742,000	2,616	5,232,000	126	252,000	2,490	4,980,000
Columbian Protective Association	1,676	84,122	2,047	245,685	3,723	329,807	1,711	221,388	2,012	108,419
Commercial Mutual Accident Company, t'a	418	1,776,500	83	265,500	501	2,042,000	97	468,750	404	1,573,250
Commercial Travelers' Mutual Accident Association	26,394	131,970,000	3,402	17,010,000	29,796	148,980,000	1,706	8,530,000	28,090	140,450,000
Cremieux Benevolent Society	156	74,900	5	1,000	161	75,900	3	1,500	158	74,400
De Witt Clinton Ready Relief Association	335	167,500	9	4,500	344	172,000	10	5,000	334	167,000
Empire State Degree of Honor	6,034	5,535,750	1,034	847,250	7,068	6,383,000	638	498,250	6,430	5,884,750
Expressmen's Mutual Benefit Association	944	979,940	43	46,000	987	1,025,940	86	86,500	901	939,440
Gold and Stock Life Insurance Association	1,139	618,800	50	25,000	1,189	643,800	49	25,700	1,140	618,100
Golden Eagle Association	4,030	564,695	1,272	187,498	5,302	752,193	1,016	155,209	4,286	596,984
Insurance Branch Yorkville Brotherhood Aid Society	269	269,000	18	18,000	287	287,000	26	26,000	261	261,000
Insurance Clerks' Mutual Benefit Association	912	912,000	70	70,000	982	982,000	38	38,000	944	944,000
Jewelers' Safety Fund Society	1,937	19,935,600	2,301	24,138,500	4,238	44,074,100	2,157	22,184,400	2,081	21,889,700
Knights Templars and Masonic Mutual Aid Association, Ohio	1,936	4,617,000	20	33,000	1,956	4,650,000	123	303,000	1,833	4,287,000
Masonic Life Association	11,037	21,372,000	1,779	3,329,500	12,816	24,701,500	1,153	2,322,500	11,663	22,379,000
Mutual Benefit Association of Suffolk County	1,465	1,465,000	183	183,000	1,648	1,648,000	45	45,000	1,603	1,603,000
Mutual Benefit Association of the Fifth Street Baptist Church of Troy	134	.....	1	.....	135	.....	1	.....	134	.....

National Accident Society	3,000	7,511,150	2,117	3,241,400	5,207	10,752,550	2,410	4,066,100	2,797	6,686,450
New York Casualty Company	986	378,100	1,213	538,365	2,199	916,465	1,031	462,410	1,168	454,055
New York Physicians' Mutual Aid Association	1,953	1,953,000	127	127,000	2,080	2,080,000	123	123,000	1,957	1,957,000
New York Safety Reserve Fund	6,610	1,933,650	3,887	752,325	10,497	2,685,975	3,336	1,025,625	7,161	1,660,350
Postal Employees' Mutual Aid Association	1,045	1,045,000	214	214,000	1,259	1,259,000	105	105,000	1,154	1,154,000
Protective Life Assurance Society	1,772	671,800	1,620	532,700	3,392	1,204,500	1,318	440,100	2,074	764,400
Provident Association of Newtown	395		2		337		22		375	
St. Lawrence Life Association	1,472	210,935	1,599	347,770	3,071	558,705	1,390	278,656	1,681	280,049
Seventh Regiment Veteran and Active League	473	236,394	25	12,500	498	248,894	36	18,000	462	230,894
Stafford Benefit Association	756	378,000	23	11,500	779	389,500	20	10,000	759	379,500
Swedish Mutual Aid Society "Scandia" in New York	1,949	1,663,000	142	104,000	2,091	1,767,000	151	111,000	1,940	1,656,000
Telegraphers' Mutual Benefit Association	5,329	4,971,000	300	253,000	5,629	5,224,000	223	202,500	5,406	5,021,500
Workingman's Co-operative Association of the U. I. L. of New York	5,504	492,855	1,607	122,061	7,111	614,916	1,427	113,356	5,684	501,560
Totals	95,791	$219,682,349	25,685	$53,543,304	121,476	$273,225,653	21,120	$42,639,137	100,356	$230,586,516

TABLE No. I

ASSETS AND LIABILITIES

Summary and classification of the Assets and Liabilities of Assessment Insurance Associations transacting business in this State for the year ending December 31, 1909

ASSOCIATIONS	ASSETS						LIABILITIES			
	Real estate	Mortgage loans	Bonds and stocks *	Cash in office and in bank	Other assets	Total assets	Reserve or emergency fund	Claims unpaid	Other liabilities	Total liabilities
Albany Masonic Relief Association				$47 64		$47 64				
Albany Women Teachers' Relief Ass'n				155 02		155 02				
American Temperance Life Ins. Ass'n	$50,000 00	$125,066 00		50,465 27	$20,311 96	245,843 23	$85,050 56	$33,500 00	$4,996 46	$123,547 02
Bankers' Life Association, Iowa	45,000 00	12,041,452 54	$423,067 08	573,735 20	495,725 89	13,578,980 71	6,705,659 49	174,168 00	6,699,153 22	13,578,980 71
Columbian Protective Association		16,200 00	11,515 00	8,489 30	3,735 25	39,939 55	3,313 85	17 20	369 05	3,700 10
Commercial Mut. Accident. Co., Pa			8,300 00	6,732 17	6,023 50	21,055 67	8,000 00	20,040 00		28,040 00
Commercial Travelers' Mut. Acc. Ass'n	91,000 00		345,530 00	99,564 19	5,501 99	541,596 18	8,000 00	66,828 55	308,190 00	383,018 55
Cremieux Benevolent Society		20,000 00		12,290 78		32,290 78	702 00	500 00	1,000 00	2,202 00
De Witt Clinton Ready Relief Ass'n				90 51		90 51	1,903 16			1,908 16
Empire State Degree of Honor		95,350 00	74,244 48	70,166 76	14,110 54	253,871 78	15,000 00	13,000 00	2,880 68	30,880 68
Expressmen's Mutual Benefit Ass'n			410,850 00	11,643 82	4,174 97	426,668 79	297,618 14	2,500 00		300,118 14
Gold and Stock Life Insurance Ass'n			12,535 00	9,060 23	51 25	21,646 48	640 45	5,375 00		6,015 45
Golden Eagle Association				72,905 07	1,293 33	74,198 40	3,916 68	896 00	206 11	5,018 79
Insurance Branch Yorkville Brotherhood Aid Society				6,191 68		6,191 68	1,052 31	2,000 00	126 00	3,178 31
Insurance Clerks' Mutual Benefit Ass'n		25,750 00		8,485 02	2,959 19	37,194 21	2,000 00	4,000 00	510 26	6,510 26
Jewelers' Safety Fund Society			322,150 00	173,846 20	3,141 67	499,137 87	51,246 98	11,724 68	219,242 73	282,214 39
Knights Templars and Masonic Mutual Aid Association, Ohio	10,102 56	32,855 60	152,937 89	69,090 97	135,470 96	400,457 98	125,275 53	107,000 00	625 04	232,900 57
Masonic Life Association	8,200 00	89,565 00	121,190 00	79,719 97	3,379 94	302,054 91	39,500 00	109,700 00	20,380 90	169,580 90
Mutual Ben. Ass'n of Suffolk County		17,675 00		9,568 54	227 05	27,470 59	2,000 00	3,000 00	100 50	5,100 50
Mutual Benefit Ass'n of the Fifth St. Baptist Church of Troy				63 25		63 25	34 75			34 75

National Accident Society			51,340 00	9,727 32	9,144 90	70,212 22	8,000 00	5,617 50	2,761 75	16,379 25
New York Casualty Co				631 30	1,003 38	1,034 68	190 00	516 85	538 37	1,245 22
New York Physicians' Mut. Aid Ass'n		58,000 00		16,223 84	1,158 42	75,382 26	3,914 00		2,888 00	6,802 00
New York Safety Reserve Fund		67,040 00	24,615 00	24,112 75	13,299 94	129,067 69	13,334 12	2,317 92	366 30	16,018 34
Postal Employees' Mutual Aid Ass'n				9,142 01	1,807 20	10,949 21	2,000 00	4,000 00	187 72	6,187 72
Protective Life Assurance Society		13,500 00		31,361 04	229 41	45,090 45	319 60	200 00		519 60
Provident Association of Newtown				2,139 32		2,139 32	525 00	1,129 00		1,654 00
St. Lawrence Life Association		241 40		6,528 81	1,888 42	8,658 63	1,737 80	49 50	78 83	1,866 13
Seventh Reg't Vet. and Active League		5,000 00		14,736 53	689 37	20,425 90	500 00	3,393 73	781 31	4,675 04
Stafford Benefit Association				1,478 64		1,478 64	709 50	500 00		1,209 50
Swedish Mut. Aid Society "Scandia" in New York		14,400 00		36,750 00		51,150 00	6,000 00	7,000 00	20,021 22	33,021 22
Telegraphers' Mutual Benefit Ass'n		73,200 00	231,010 00	17,856 62	13,389 25	335,455 87	5,544 69	25,500 00	845 71	31,890 40
Workingman's Co-operative Ass'n of the U. I. L. of New York			10,000 00	12,876 02		22,876 02	1,200 62		677 67	1,878 29
Totals	$204,302 56	$12,695,295 54	$2,199,284 45	$1,445,875 79	$738,717 78	$17,283,476 12	$7,394,894 23	$604,473 93	$7,286,927 83	$15,286,295 90

* Department valuations.

TABLE No. II

INCOME

Showing the nature and sources of the Income of Assessment Insurance Associations transacting business in this State for the year ending December 31, 1909

ASSOCIATIONS	PAID BY MEMBERS			Interest	Other income	Total income	Excess of income over disbursements	Excess of disbursements over income
	Assessments	Annual dues	Other payments by members					
Albany Masonic Relief Association								$2 36
Albany Women Teachers' Relief Association	$553 30	$32 00		$3 92		$589 22	$75 68	
American Temperance Life Insurance Association	238,179 55	716 50		6,872 91	$6,957 97	252,726 93		82 67
Bankers' Life Association, Iowa	2,812,266 84	651,324 30	$1,468,250 54	615,113 51	7,689 36	5,554,644 55	1,787,032 40	
Columbian Protective Association	*36,771 51		197 00	569 25		37,537 76	18,420 38	
Commercial Mutual Accident Co., Pa	6,118 25			836 16	408 85	7,363 26		6,784 21
Commercial Travelers' Mutual Accident Association	462,192 00	57,829 00	28,320 00	16,727 70	2,544 04	567,612 74	106,240 78	
Cremieux Benevolent Society			3,040 00	1,357 67	1,787 30	6,184 97	1,977 46	
De Witt Clinton Ready Relief Association	2,913 70	342 50	12 75	49 69		3,318 64		1,051 84
Empire State Degree of Honor	135,198 69	6,249 49	51 96	9,750 55		151,250 69	28,072 13	
Expressmen's Mutual Benefit Association	113,895 80			12,309 67	7,328 39	133,533 86	52,531 77	
Gold and Stock Life Insurance Association		7,484 60	46 00	1,345 68		8,876 28	772 36	
Golden Eagle Association	39,956 62			2,194 23		42,150 85	11,005 02	
Insurance Branch, Yorkville Brotherhood Aid Society			5,087 10	166 40		5,253 50	929 00	
Insurance Clerks' Mutual Benefit Association	16,740 62	2,955 00	360 00	1,422 50	1,469 00	22,947 12	3,875 06	
Jewelers' Safety Fund Society	289,087 25			15,680 39	2,892 63	307,660 27	50,112 34	
Knights Templars and Masonic Mutual Aid Association, Ohio	503,315 86		1,457 00	6,471 08	12,640 00	523,883 94	24,178 00	
Masonic Life Association	474,011 19		3,317 00	11,612 55	1,297 39	490,238 13	34,064 06	
Mutual Benefit Association of Suffolk County	24,024 00		1,171 00	1,350 94	3,120 00	29,665 94		2,147 40
Mutual Benefit Ass'n of the Fifth St. Baptist Church of Troy	99 75		25			100 00	4 99	

National Accident Society	38,929 87	.....	4,758 00	2,808 57	109 86	46,606 30	.....	6,904 77
New York Casualty Co	14,595 53	.....	3,650 50	.....	2,236 58	20,482 61	562 13	.....
New York Physicians' Mutual Aid Association	34,660 90	.....	516 20	3,033 61	.....	38,210 71	† 6,020 05	.....
New York Safety Reserve Fund	158,784 57	.....	.....	2,762 07	779 74	162,326 38	64,027 87	.....
Postal Employees' Mutual Aid Association	19,799 05	.....	1,152 50	177 60	4,245 47	25,374 62	6,508 45	.....
Protective Life Assurance Society	42,820 68	.....	.....	1,369 28	.....	44,189 96	12,928 27	.....
Provident Association of Newtown	3,340 70	.....	4 20	53 18	.....	3,398 08	838 54	.....
St. Lawrence Life Association	18,876 97	850 90	437 75	92 43	29 38	20,287 43	3,370 09	.....
Seventh Regiment Veteran and Active League	5,868 26	936 74	1,621 30	1,385 05	4 70	9,816 05	.....	2,091 89
Stafford Benefit Association	.....	752 00	8,344 20	26 71	.....	9,122 91	.....	1,482 34
Swedish Mutual Aid Society "Scandia" in New York	5,228 96	25,084 57	518 50	1,600 83	.....	32,432 86	9,718 67	.....
Telegraphers' Mutual Benefit Association	82,706 18	.....	560 00	14,300 73	5,250 00	102,816 91	17,676 80	.....
Workingman's Co-operative Association of the U. I. L. of New York	28,781 67	45 00	.....	639 32	143 57	29,609 56	3,466 50	.....
Totals	$5,609,718 27	$754,602 60	$1,532 873 75	$732,084 18	$60,934 23	$8,690,213 03	$2,244,410 80	$20,547 48

* Includes annual dues.

TABLE No. III

DISBURSEMENTS

Summary and classification of the various items comprising the disbursements of Assessment Insurance Associations transacting business in this State for the year ending December 31, 1909

ASSOCIATIONS	Claims paid	Other payments to members	Commissions	Salaries, Medical fees, etc.	Rent	Legal expenses	Advertising and printing	Other disbursements	Total disbursements
Albany Masonic Relief Association	.....	.....	.....	.....	.....	.....	.....	$2 36	$2 36
Albany Women Teachers' Relief Association	$505 00	.....	.....	.....	.....	.....	$7 54	1 00	513 54
American Temperance Life Insurance Association	136,406 65	9,282 96	$13,901 16	$49,756 89	$3,270 00	$682 02	3,691 41	5,818 51	252,809 60
Bankers' Life Association, Iowa	2,681,944 78	69,578 18	659,634 33	203,794 37	13,726 44	2,929 62	18,697 65	117,306 78	3,767,612 15
Columbian Protective Association	913 50	5,516 90	5,307 29	4,194 90	566 00	30 00	950 07	1,638 72	19,117 38
Commercial Mutual Accident Co., Pa	9,997 09	16 04	2,281 03	667 00	360 00	342 50	17 65	466 16	14,147 47
Commercial Travelers' Mutual Accident Association	369,276 19	.....	.....	25,796 72	.....	3,000 00	10,437 19	52,861 86	461,371 96
Cremieux Benevolent Society	1,000 00	314 00	.....	292 00	50 00	.....	.....	2,551 51	4,207 51
De Witt Clinton Ready Relief Association	4,000 00	.....	.....	178 21	14 95	.....	107 25	70 07	4,370 48
Empire State Degree of Honor	96,064 08	45 55	10,354 51	13,387 21	.....	1,049 89	748 16	1,529 16	123,178 56
Expressmen's Mutual Benefit Association	64,500 00	11,841 85	1,055 50	2,843 38	.....	.....	261 45	499 91	81,002 09
Gold and Stock Life Insurance Association	7,825 00	6 70	.....	40 00	.....	.....	146 60	85 62	8,103 92
Golden Eagle Association	12,311 75	864 56	9,385 29	7,430 00	300 00	65 78	318 10	470 35	31,145 83
Insurance Branch Yorkville Brotherhood Aid Society	4,000 00	.....	.....	194 00	.....	100 00	11 50	19 00	4,324 50
Insurance Clerks' Mutual Benefit Association	14,000 00	333 21	201 00	2,728 00	300 00	.....	594 20	915 65	19,072 06
Jewelers' Safety Fund Society	8,168 18	229,540 77	.....	*15,600 00	.....	250 00	1,818 46	2,170 52	257,547 93
Knights Templars and Masonic Mut. Aid Assoc., Ohio	455,000 00	.....	4,999 54	17,557 96	900 00	460 19	1,479 56	19,308 69	499,705 94
Masonic Life Association	367,669 93	11,494 74	28,689 20	30,214 31	2,150 00	637 33	2,033 52	13,285 04	456,174 07
Mutual Benefit Association of Suffolk County	25,000 00	.....	895 00	2,438 28	10 00	.....	.....	3,470 06	31,813 34
Mut. Benefit Assoc. of the Fifth St. Bap. Church of Troy	34 75	.....	.....	50 00	.....	.....	10 26	.....	95 01
National Accident Society	11,416 84	694 75	11,887 13	13,595 83	1,900 00	519 30	2,351 65	11,145 57	53,511 07
New York Casualty Co	5,237 40	25 48	6,133 31	5,054 75	1,128 98	74 05	615 31	1,651 20	19,920 48
New York Physicians' Mutual Aid Association	29,000 00	.....	208 15	1,919 00	75 00	35 00	617 90	335 61	32,190 66
New York Safety Reserve Fund	16,419 19	26,879 50	18,423 23	14,270 63	600 00	1,665 15	4,377 68	15,663 13	98,298 51
Postal Employees' Mutual Aid Association	18,000 00	.....	364 73	200 00	.....	.....	.....	301 44	18,866 17

Protective Life Assurance Society	5,747 86	.....	8,536 81	9,519 00	1,011 75	8 85	1,844 53	4,592 89	31,261 69
Provident Association of Newtown	2,298 00	.....	151 85	2 00	.....	.....	39 00	68 89	2,559 54
St. Lawrence Life Association	276 50	2,641 47	2,827 18	7,579 32	1,058 25	73 25	513 81	1,947 56	16,917 34
Seventh Regiment Veteran and Active League	9,500 00	.....	.....	600 00	67 50	.....	120 65	1,619 79	11,907 94
Stafford Benefit Association	10,000 00	.....	75 00	365 00	.....	.....	75 85	89 40	10,605 25
Swedish Mutual Aid Society "Scandia" in New York	18,500 00	750 00	965 80	1,584 75	21 00	25 00	275 35	592 29	22,714 19
Telegraphers' Mutual Benefit Association	73,397 00	17 00	466 00	3,646 50	41 00	.....	967 83	1,604 78	85,140 11
Workingman's Co-operative Assoc. of the U. I. L. of N. Y.	9,360 00	2,330 40	6,067 64	6,977 00	900 00	199 25	162 07	144 70	26,141 06
Totals	$4,502,769 69	$372,174 06	$792,810 68	$442,477 01	$28,450 87	$12,147 18	$53,292 20	$262,228 02	$6,466,349 71

* Includes rent and office expenses.

TABLE No. IV

EXHIBIT OF CERTIFICATES

Showing number of certificates and amount of insurance in force on December 31, 1908, written and terminated during 1909 and in force on December 31, 1909, on total business of Assessment Insurance Associations

ASSOCIATIONS	IN FORCE DECEMBER 31, 1908		WRITTEN AND INCREASED DURING 1909		TOTAL		TERMINATED DURING 1909		IN FORCE DECEMBER 31, 1909	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Albany Masonic Relief Association	12		5		17				17	
Albany Women Teachers' Relief Association	245		16		261		4		257	
American Temperance Life Insurance Association	7,682	$8,451,575	249	$319,800	7,931	$8,771,375	842	$1,190,615	7,089	$7,580,760
Bankers' Life Association, Iowa	183,844	367,688,000	32,844	65,688,000	216,688	433,376,000	11,693	23,386,000	204,995	409,990,000
Columbian Protective Association	1,676	84,122	2,047	245,685	3,723	329,807	1,711	221,388	2,012	108,419
Commercial Mutual Accident Co., Pa	2,435	6,242,410	113	303,000	2,548	6,545,410	2,143	4,970,160	405	1,575,250
Commercial Travelers' Mutual Accident Association	59,118	295,590,000	7,548	37,740,000	66,666	333,330,000	3,428	17,140,000	63,238	316,190,000
Cremieux Benevolent Society	156	74,900	5	1,000	161	75,900	3	1,500	158	74,400
De Witt Clinton Ready Relief Association	335	167,500	9	4,500	344	172,000	10	5,000	334	167,000
Empire State Degree of Honor	8,139	7,430,750	1,196	961,500	9,335	8,392,250	766	592,000	8,569	7,800,250
Expressmen's Mutual Benefit Association	3,623	3,944,000	286	312,000	3,909	4,256,000	346	369,000	3,563	3,887,000
Gold and Stock Life Insurance Association	1,139	618,800	50	25,000	1,189	643,800	49	25,700	1,140	618,100
Golden Eagle Association	4,030	564,695	1,272	187,498	5,302	752,193	1,016	155,209	4,286	596,984
Insurance Branch Yorkville Brotherhood Aid Society	269	269,000	18	18,000	287	287,000	26	26,000	261	261,000
Insurance Clerks' Mutual Benefit Association	973	973,000	70	70,000	1,043	1,043,000	41	41,000	1,002	1,002,000
Jewelers' Safety Fund Society	1,937	19,935,600	2,301	24,138,500	4,238	44,074,100	2,157	22,184,400	2,081	21,889,700
Knights Templars and Masonic Mutual Aid Association, Ohio	7,003	16,940,000	214	343,000	7,217	17,283,000	561	1,523,000	6,656	15,760,000
Masonic Life Association	11,037	21,372,000	1,779	3,329,500	12,816	24,701,500	1,153	2,322,500	11,663	22,379,000
Mutual Benefit Association of Suffok County	1,465	1,465,000	183	183,000	1,648	1,648,000	45	45,000	1,603	1,603,000
Mutual Benefit Association of the Fifth St Baptist Church of Troy	134		1		135		1		134	

National Accident Society	5,260	11,928,150	3,407	5,334,000	8,667	17,202,150	3,614	5,741,400	5,053	11,520,750
New York Casualty Co	986	378,100	1,213	538,365	2,199	916,465	1,031	462,410	1,168	454,055
New York Physicians' Mutual Aid Association	1,953	1,953,000	127	127,000	2,080	2,080,000	123	123,000	1,957	1,957,000
New York Safety Reserve Fund	8,934	2,860,680	4,229	828,000	13,163	3,688,680	4,420	1,556,705	8,743	2,131,975
Postal Employees' Mutual Aid Association	1,120	1,120,000	214	214,000	1,334	1,334,000	108	108,000	1,226	1,226,000
Protective Life Assurance Society	1,772	671,800	2,191	716,700	3,963	1,388,500	1,801	589,500	2,162	799,000
Provident Association of Newtown	395		2		397		22		375	
St. Lawrence Life Association	1,639	226,026	1,746	362,755	3,385	588,781	1,524	291,513	1,861	297,268
Seventh Regiment Veteran and Active League	473	236,394	25	12,500	498	248,894	36	18,000	462	230,894
Stafford Benefit Association	756	378,000	23	11,500	779	389,500	20	10,000	759	379,500
Swedish Mutual Aid Society "Scandia" in New York	1,949	1,663,000	142	104,000	2,091	1,767,000	151	111,000	1,940	1,656,000
Telegraphers' Mutual Benefit Association	5,329	4,971,000	300	253,000	5,629	5,224,000	223	202,500	5,406	5,021,500
Workingman's Co-operative Association of the U. I. L. of New York	5,504	492,855	1,607	122,061	7,111	614,916	1,427	113,356	5,684	501,560
Totals	331,322	$778,690,357	65,432	$142,493,864	396,754	$921,184,221	40,495	$83,525,856	356,259	$837,658,365

TABLE No. V

EXHIBIT OF CERTIFICATES

Showing number of certificates and amount of insurance in force on December 31, 1908, written and terminated during 1909 and in force December 31, 1909, on business in the State of New York of Assessment Insurance Associations

ASSOCIATIONS	IN FORCE DECEMBER 31, 1908		WRITTEN AND INCREASED DURING 1909		TOTAL		TERMINATED DURING 1909		IN FORCE DECEMBER 31, 1909	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Albany Masonic Relief Association	12	.....	5	.....	17	.....	.....	.....	17	.....
Albany Women Teachers' Relief Association	245	.....	16	.....	261	.....	4	.....	257	.....
American Temperance Life Insurance Association	3,139	$3,404,658	100	$140,250	3,239	$3,544,908	539	$460,193	2,700	$3,084,715
Bankers' Life Association, Iowa	2,245	4,490,000	371	742,000	2,616	5,232,000	126	252,000	2,490	4,980,000
Columbian Protective Association	1,676	84,122	2,047	245,685	3,723	329,807	1,711	221,388	2,012	108,419
Commercial Mutual Accident Company, t'a	418	1,776,500	83	265,500	501	2,042,000	97	468,750	404	1,573,250
Commercial Travelers' Mutual Accident Association	26,394	131,970,000	3,402	17,010,000	29,796	148,980,000	1,706	8,530,000	28,090	140,450,000
Cremieux Benevolent Society	156	74,900	5	1,000	161	75,900	3	1,500	158	74,400
De Witt Clinton Ready Relief Association	335	167,500	9	4,500	344	172,000	10	5,000	334	167,000
Empire State Degree of Honor	6,034	5,535,750	1,034	847,250	7,068	6,383,000	638	498,250	6,430	5,884,750
Expressmen's Mutual Benefit Association	944	979,940	43	46,000	987	1,025,940	86	86,500	901	939,440
Gold and Stock Life Insurance Association	1,139	618,800	50	25,000	1,189	643,800	49	25,700	1,140	618,100
Golden Eagle Association	4,030	564,695	1,272	187,498	5,302	752,193	1,016	155,209	4,286	596,984
Insurance Branch Yorkville Brotherhood Aid Society	269	269,000	18	18,000	287	287,000	26	26,000	261	261,000
Insurance Clerks' Mutual Benefit Association	912	912,000	70	70,000	982	982,000	38	38,000	944	944,000
Jewelers' Safety Fund Society	1,937	19,935,600	2,301	24,138,500	4,238	44,074,100	2,157	22,184,400	2,081	21,889,700
Knights Templars and Masonic Mutual Aid Association, Ohio	1,936	4,617,000	20	33,000	1,956	4,650,000	123	363,000	1,833	4,287,000
Masonic Life Association	11,037	21,372,000	1,779	3,329,500	12,816	24,701,500	1,153	2,322,500	11,663	22,379,000
Mutual Benefit Association of Suffolk County	1,465	1,465,000	183	183,000	1,648	1,648,000	45	45,000	1,603	1,603,000
Mutual Benefit Association of the Fifth Street Baptist Church of Troy	134	.....	1	.....	135	.....	1	.....	134	.....

National Accident Society	3,090	7,511,150	2,117	3,241,400	5,207	10,752,550	2,410	4,066,100	2,797	6,086,450
New York Casualty Company	986	378,100	1,213	538,365	2,199	916,465	1,031	462,410	1,168	454,055
New York Physicians' Mutual Aid Association	1,953	1,953,000	127	127,000	2,080	2,080,000	123	123,000	1,957	1,957,000
New York Safety Reserve Fund	6,610	1,933,650	3,887	752,325	10,497	2,685,975	3,336	1,025,625	7,161	1,660,350
Postal Employees' Mutual Aid Association	1,045	1,045,000	214	214,000	1,259	1,259,000	105	105,000	1,154	1,154,000
Protective Life Assurance Society	1,772	671,800	1,620	532,700	3,392	1,204,500	1,318	440,100	2,074	764,400
Provident Association of Newtown	395	.....	2	.....	397	.....	22	.....	375	.....
St. Lawrence Life Association	1,472	210,935	1,599	347,770	3,071	558,705	1,390	278,656	1,081	280,049
Seventh Regiment Veteran and Active League	473	236,394	25	12,500	498	248,894	36	18,000	462	230,894
Stafford Benefit Association	756	378,000	23	11,500	779	389,500	20	10,000	759	379,500
Swedish Mutual Aid Society "Scandia" in New York	1,949	1,663,000	142	104,000	2,091	1,767,000	151	111,000	1,940	1,656,000
Telegraphers' Mutual Benefit Association	5,329	4,971,000	300	253,000	5,629	5,224,000	223	202,500	5,406	5,021,500
Workingman's Co-operative Association of the U. L. L. of New York	5,504	492,855	1,607	122,061	7,111	614,916	1,427	113,356	5,684	501,560
Totals	95,791	$219,682,349	25,685	$53,543,304	121,476	$273,225,653	21,120	$42,639,137	100,356	$230,586,516

TABLE No. VI

ASSETS AND LIABILITIES

Summary and classification of the Assets and Liabilities of Fraternal Insurance Orders or Societies transacting business in this State for the year ending December 31, 1909

ORDER OR SOCIETY	ASSETS						LIABILITIES			
							LOSSES AND CLAIMS			
	Real estate	Mortgage loans	Bonds and stocks*	Cash in office and bank	All other assets	Total assets	Due and unpaid, adjusted and unadjusted	Resisted	All other liabilities	Total liabilities
Ahawas Israel, Indep. Order	.....	.....	.....	$24,257 20	$30,102 90	$54,360 10	$35,333 06	$2,500 00	$4,676 80	$42,509 86
American Knights of Protection	.....	.....	.....	152 50	.....	152 50	.....	.....	119 00	119 00
Artisans' Order of Mut. Pro., Pa	.....	$346,800 00	.....	69,904 18	4,538 38	421,242 56	5,000 00	2,000 00	.....	7,000 00
Assurance League of America	.....	11,500 00	$236,330 00	26,541 09	3,406 27	277,777 36	61,218 39	.....	1,723 76	62,942 15
Benai Berith, Ind. Order Dist. 1	$176,218 07	343,000 00	.....	24,132 06	12,329 73	555,679 86	5,220 72	.....	.....	5,220 72
Ben Hur, Supreme Tribe, Ind.	20,000 00	210,325 00	1,022,459 16	250,680 98	21,919 91	1,525,385 05	109,668 00	3,900 00	5,761 43	119,329 43
Brith Abraham, Ind. Order United States of America	.....	197,500 00	60,000 00	140,949 19	39,307 53	437,756 72	101,200 75	2,000 00	8,500 00	111,700 75
B'rith Abraham (Order of) United States Grand Lodge	.....	.....	36,000 00	62,106 04	23,573 54	121,679 58	68,537 84	1,500 00	9,733 18	79,771 02
Catholic Benevolent Legion	.....	.....	255,740 00	137,578 23	18,163 81	411,482 04	54,000 00	10,000 00	1,031 02	65,031 02
Catholic Knights of America	.....	14,500 00	893,249 34	49,641 54	38,142 08	995,532 96	24,229 24	.....	.....	24,229 24
Catholic Mutual Benefit Assoc.	9,500 00	989,165 00	908,428 00	297,453 48	143,125 16	2,347,671 64	181,634 27	9,000 00	3,505 27	194,139 54
Catholic Relief and Ben. Assoc.	.....	27,284 05	.....	55,469 48	.....	82,753 53	13,545 45	3,000 00	.....	16,545 45
Catholic Women's Benev. Leg.	22,250 00	128,000 00	27,900 00	92,565 10	13,536 59	284,251 69	16,500 00	1,000 00	3,931 36	21,431 36
Der Bayerische National Verband von Nord Amerika	.....	.....	.....	24,066 01	468 15	24,534 16	1,200 00	.....	.....	1,200 00
ukes and Duchesses of Edom	.....	.....	.....	724 50	.....	724 50	.....	.....	148 53	148 53

Foresters of America				20,831 77		20,831 77				
Foresters, Indep. Order, Can.	863,373 52	2,887,748 11	4,700,173 90	540,037 35	5,800,207 13	14,791,540 01	905,717 42	28,496 27	8,780 53	942,994 22
Fraternal Acc. Assoc., Mass.				5,499 54		5,499 54	530 42	3,000 00		3,530 42
Fraternal Benefit League, Conn.	19,000 00	6,000 00	29,700 00	12,623 08	4,635 56	71 968 64	1,014 00		644 17	1,658 17
Fraternal Mystic Circle, Pa.	57,500 00	151,916 70	28,600 00	77,069 94	52,169 72	367,256 36	115,111 76	12,852 56	7,050 63	135,014 95
Free Sons of Israel, Ind. Order		1,007,000 00		49,092 43	7,966 59	1,064,059 02	9,385 64		2,216 84	11,602 48
Free Sons of Judah, Ind. Order				40,268 03	15,500 00	55,768 03	9,000 00			9,000 00
Golden Cross, United Order of the, Tenn.	10,000 00		48,290 00	93,861 94	33,978 36	186,130 30	11,750 00	7,520 60	2,700 09	21,970 69
Imperial Order Tycoons†				961 84		961 84	1,575 00		26 34	1,601 34
Imp. Order of Heptasophs, Md.			729,514 00	105,197 13	124,552 50	959,263 63	232,988 34	6,500 00		239,488 34
Knights of Columbus, Conn.	146,100 00	380,000 00	2,032,998 10	255,130 46	67,072 99	2,881,301 55	43,583 33	19,000 00	6,720 75	69,304 08
Knights of Honor, Mo.			6,780 00	24,932 12	154,009 26	185,721 38	427,763 46	14,000 00	22 50	441,785 96
Knights & Ladies of Hon., Ind.	78,151 13		292,320 00	134,181 25	129,788 20	634,440 58	256,252 31	10,299 99	244 08	266,796 38
Knights of the Maccabees for New York	18,000 00			99,791 00		117,791 00	1,242 14		1,473 40	2,715 54
Knights of the Maccabees of the World, Mich.	125,000 00		8,422,674 38	399,881 28	504,546 65	9,452,102 31	247,450 35	50,000 00	28,388 57	325,838 92
Knights of the Modern Maccabees, Mich.	84,561 03		41,485 00	454,197 40	10,046 32	590,289 75	218,996 90	8,000 00	27,239 35	254,236 25
Knights of Pythias, Endowment Rank, Ill.	60,880 00	249,500 00	2,506,599 27	75,781 52	51,113 72	2,943,874 51	126,500 00	7,000 00	1,480,092 42	1,613,592 42
Knights of St. John and Malta, Chapter General				11,890 44	1,939 28	13,829 82	22,500 00	1,000 00	337 50	23,837 50
Ladies' Cath. Benev. Assoc., Pa.		497,500 00	167,000 00	346,769 33	68,596 33	1,679,865 66	83,846 44			83,846 44
Ladies of the Maccabees of the World, Mich.	60,000 00		3,866,336 86	186,071 33	164,791 19	4,277,199 38	96,647 61	4,000 00	29,375 33	130,022 94
Ladies of the Modern Maccabees, Mich.			293,860 00	280,139 09	11,635 77	585,634 86	55,166 66	4,500 00	8,509 32	68,175 98
Locomotive Engineers' Mutual Life and Accident Assoc., O.				457,819 98	140,000 00	597,819 98	561,837 88			561,837 88
Loyal Association, N. J.			113,200 00	31,851 68	17,394 24	162,445 92	21,000 00			21,000 00
Loyal Guard, Mich.	100,000 00	102,243 89		20,285 95	921 52	223,451 36	1,000 00		2,445 44	3,445 44
L'Union St. Jean Baptiste d'Amerique, R. I.	151,000 00	3,000 00	69,090 00	40,312 38	50,849 12	314,251 50	1,600 00	500 00	416 76	2,516 76

* Department valuations. † Name changed to Unity Insurance Society January 1, 1910.

TABLE No. VI —(*Concluded*)

ORDER OR SOCIETY	ASSETS						LIABILITIES			
							LOSSES AND CLAIMS			
	Real estate	Mortgage loans	Bonds and stocks *	Cash in office and bank	All other assets	Total assets	Due and unpaid, adjusted and unadjusted	Resisted	All other liabilities	Total liabilities
Modern Woodmen of Amer., Ill.	$371,551 00	.....	$2,538,259 02	$2,666,735 08	$1,231,879 66	$6,808,424 76	$799,134 25	$222,000 00	$53,622 15	$1,074,756 40
Mutual Benefit Assoc. of German Baptists of North Amer.	.....	$47,000 00	.....	26,624 35	687 40	74,311 75	6,500 00	.....	.....	6,500 00
Mutual Indemnity and Protective Union, Conn.	.....	.....	1,860 00	9,959 90	179 83	11,999 73	265 00	250 00	30 00	545 00
National Benevolent Legion	.....	.....	.....	23 50	.....	23 50	.....	.....	.....	.....
National Protective Legion	70,289 21	147,300 00	1,627,023 70	38,137 44	248,070 97	2,130,821 32	18,667 75	12,000 00	5,813 72	36,481 47
National Union, Ohio	49,453 65	.....	1,665,402 14	251,863 07	204,355 19	2,171,074 05	192,000 00	11,000 00	7,998 99	210,998 99
Order of Columb'n Knights, Ill.	.....	2,000 00	223,173 00	13,086 35	27,400 33	265,659 68	23,800 00	1,500 00	.....	25,300 00
Order of the Golden Seal	18,044 40	481,614 65	984,227 08	34,998 63	79,205 73	1,598,090 49	2,045 00	.....	15,550 00	17,595 00
Order of the Iroquois	.....	.....	.....	39,213 59	3,152 00	42,365 59	1,800 00	.....	.....	1,800 00
Order of Prosperity	.....	3,500 00	.....	11,023 78	1,561 77	16,085 55	2,633 34	.....	136 85	2,770 19
Order of Saturn	.....	.....	.....	3,351 17	.....	3,351 17	500 00	1,000 00	.....	1,500 00
Order of United Commercial Travelers of America, Ohio	.....	12,830 56	165,730 00	225,222 54	30,023 36	433,806 46	58,240 23	103,175 00	.....	161,415 23
People's Mutual Life Insurance Association and League	.....	527,182 77	1,982,795 80	325,852 84	80,135 47	2,915,966 88	10,278 45	.....	10,000 00	20,278 45
Polish National Alliance of Brooklyn, N. Y.	.....	.....	.....	9,381 27	.....	9,381 27	664 00	600 00	.....	1,264 00
Polish National Alliance of United States of N. A., Ill.	35,000 00	659,000 00	10,000 00	82,901 57	8,892 21	795,793 78	89,833 81	1,500 00	42,387 73	133,721 54

Protected Home Circle, Pa....	53,000 00	281,046 63	484,442 00	347,322 47	6,650 00	1,172,461 10	95,000 00	26,500 00	.....	121,500 00
Royal Arcanum, Mass.....	45,000 00	.....	5,633,475 00	756,842 79	859,404 50	7,294,722 29	695,080 55	40,000 00	1,107 01	736,187 56
Royal Benefit Society, D. C...	.....	.....	.....	50,953 94	24,648 88	75,602 82	19,548 01	.....	12,669 92	32,217 93
Royal Neighbors of Amer., Ill..	.....	.....	104,500 00	362,333 62	103,561 20	570,394 82	104,500 00	36,250 00	15,000 00	155,750 00
Sons of Benjamin, Independent Order, U. S. Grand Lodge...	.....	104,000 00	.....	29,858 01	64,094 81	198,552 82	89,865 00	.....	.....	89,865 00
Switchmen's Union of N. Amer.	.....	.....	.....	164,247 58	18,050 72	182,298 30	16,800 00	6,000 00	.....	22,800 00
United Workmen, Ancient O. of	.....	.....	.....	7,343 65	.....	7,343 65	433,081 12	9,907 60	.....	442,988 72
Woodmen Circle, Sup. For., Neb.	.....	50,000 00	1,131,555 00	90,858 03	84,344 85	1,356,757 88	28,016 57	999 99	31,929 34	60,945 90
Woodmen of the World, Sovereign Camp, Neb.....	400,000 00	.....	8,993,959 90	556,152 51	743,957 78	10,694,070 19	745,501 49	61,969 00	251,541 32	1,059,011 81
Workmen's Circle.....	16,874 00	.....	91,460 00	24,768 82	1,081 49	134,184 31	8,574 13	.....	2,860 08	11,434 21
Workmen's Sick and Death Benefit Fund of U. S. of A...	.....	244,450 00	.....	57,409 30	90,553 23	392,412 53	16,003 76	2,150 00	.....	18,153 76
Totals.....	$3,060,746 01	$10,112,907 36	$53,026,590 65	$11,207,175 64	$11,672,319 98	$89,080,239 64	$7,588,079 84	$748,371 01	$2,096,461 48	$10,432,912 33

* Department valuations.

TABLE No. VII

INCOME

Showing the nature and sources of Income of Fraternal Insurance Orders or Societies transacting business in this State for the year ending December 31, 1909

ORDER OR SOCIETY.	PAID BY MEMBERS				Interest and rent	All other income	Total income	Excess of income over disbursements	Excess of disbursements over income
	Assessments	Per capita tax	Membership fees	All other payments					
Ahawas Israel, Independent Order	$86,933 73	$12,876 25		$1,896 84	$706 27	$3,918 48	$106,331 57	$6,751 27	
American Knights of Protection	752 00		$46 66				798 66		$14 35
Artisans' Order of Mutual Protection, Pa			804 00	154,667 34	18,383 45	12,546 67	186,401 46	49,099 21	
Assurance League of America	203,769 04	5,729 00	56 00		11,558 71	672 44	221,785 19		17,203 78
Benai Berith, Independent Order (District No. 1)		60,008 62			20,907 22	7,684 22	88,600 06		28,963 97
Ben Hur, Supreme Tribe, Ind	1,215,963 18	138,542 09	1,528 25	112 00	47,208 32	6,527 27	1,409,881 11	240,793 21	
Brith Abraham, Independent Order, U. S. of America	468,924 26				14,610 70	22,261 21	505,796 17	49,034 89	
B'rith Abraham (Order of) U. S. Grand Lodge	323,910 22			23,769 83	1,985 97	1,347 52	351,013 54	34,023 25	
Catholic Benevolent Legion	782,387 31	10,603 99	315 00	8,796 72	13,906 42	387 56	816,397 00	111,500 59	
Catholic Knights of America	633,414 37	23,035 23		165 45	36,974 91	808 63	694,398 59	95,335 85	
Catholic Mutual Benefit Association	1,459,379 83	18,408 75	98 50		85,119 01	16,403 25	1,579,409 34	97,682 36	
Catholic Relief and Beneficiary Association	124,960 33	7,942 09		7,371 31	2,446 71	1,566 45	144,286 89	11,650 75	
Catholic Women's Benevolent Legion	139,676 76	12,021 05		617 75	12,286 20	3,024 05	167,625 81	16,507 42	
Der Bayerische National Verband von Nord Amerika	27,671 55	1,463 25			770 36	16 35	29,921 51	6,238 65	
Dukes and Duchesses of Edom	1,834 52	176 30	5 50				2,016 32	253 14	
Foresters of America			16,456 05				16,456 05		543 95
Foresters, Independent Order, Can	4,096,908 33	264,988 72	401 74	2,389 48	618,332 90	40,886 12	5,023,907 29	1,742,669 28	
Fraternal Accident Association, Mass	3,078 50	2,909 50	150 00			48 00	6,186 00		206 46
Fraternal Benefit League, Conn	54,733 99	282 00	39 50	81 50	2,789 65	326 61	58,253 25	16,347 57	
Fraternal Mystic Circle, Pa	571,916 74			1,566 60	16,620 14	601 60	590,705 08	8,565 48	

Free Sons of Israel, Independent Order	263,691 97	1,797 90			52,812 06	524 20	318,826 13	17,742 11	
Free Sons of Judah, Independent Order	112,353 26			2,333 50	319 38		115,006 14		1,629 87
Golden Cross, United Order of, Tenn	465,134 93	1,083 96		259 00	2,184 37	1,754 95	470,417 21	14,304 06	
Imperial Order Tycoons*	746 50	61 50				22 25	830 25		1,207 00
Improved Order of Heptasophs, Md	1,416,608 54		6,396 50	8,367 00	32,660 61	2,819 24	1,466,850 89		1,319 55
Knights of Columbus, Conn	808,791 93	110,512 67		5,545 71	110,688 05	43,531 25	1,079 069 61	353,596 36	
Knights of Honor, Mo	1,699,084 29		82,134 88		2,574 69	3,460 27	1,777,254 13		19,802 48
Knights and Ladies of Honor, Ind	1,355,415 68	24,536 82	194 00	197,336 14	19,691 88	3,888 00	1,601,062 52		160 52
Knights of the Maccabees for New York	69,302 41		493 25		3,679 05	48,820 94	122,295 65	13,440 09	
Knights of the Maccabees of the World, Mich	4,250,315 84	338,696 17			358,2.2 03	11,533 31	4,958,817 35	866,319 29	
Knights of the Modern Maccabees, Mich	1,405,776 29	133,098 44	9,285 25	7,856 92	14,479 75	43,121 25	1,613,617 90	70,904 69	
Knights of Pythias, Endowment Rank, Ill	2,590,427 95				116,098 26	2,131 84	2,708,658 05	372,208 63	
Knights of St. John and Malta, Chapter General	35,915 43	7,314 52			159 33	393 66	43,782 94	2,554 31	
Ladies' Catholic Benevolent Association, Pa	1,058,589 92	50,739 50	7,723 50		54,820 51	27,576 03	1,199,449 46	354,973 00	
Ladies of the Maccabees of the World, Mich	1,375,319 74	165,734 33	10,454 00	3,290 05	154,081 96	13,691 82	1,722,571 90	637,151 93	
Ladies of the Modern Maccabees, Mich	727,769 95	79,398 50	1,524 00	1,525 00	16,815 73	7,293 15	834,326 33	196,977 98	
Locomotive Engineers Mut. Life and Acc. Ass'n, Ohio	1,879,615 39		3,689 04		14,270 58		1,897,575 01	85,672 69	
Loyal Association, N. J	204,026 23				5,174 90	349 08	209,550 21	9,548 18	
Loyal Guard, Mich	83,816 16	308 92			16,566 37	40,175 80	140,867 25	25,488 53	
L'Union St. Jean Baptiste d'Amerique, R. I	124,716 54	25,560 40	1,985 50		16,256 79	13,082 15	181,601 38	74,231 51	
Modern Woodmen of America, Ill	11,360,393 65	1,245,061 55			130,895 34	140,571 28	12,876,921 82	1,700,538 40	
Mutual Benefit Ass'n of German Baptists of N. A	35,773 12	2,796 74	157 50	1,214 96	3,001 12	35 18	42,978 62	10,742 56	
Mutual Indemnity and Protective Union, Conn	8,375 53				320 63		8,696 16	2,328 82	
National Benevolent Legion	42 23						42 23		
National Protective Legion	2,955,837 18	1,763 50	141 50		110,858 88	52,357 49	3,120,958 55		647,167 93
National Union, Ohio	2,499,838 34	330 00	18,143 95	2,469 14	65,539 88	1,084 44	2,587,405 75	425,080 00	
Order of Columbian Knights, Ill	193,190 11	11,874 92	24,950 00	15,398 80	9,148 63	112 00	254,674 46	45,965 92	
Order of the Golden Seal	671,096 25		457 00		75,156 61	58,787 74	805,497 60	149,109 23	
Order of the Iroquois	32,032 50	392 00	179 00	15 00	1,496 26	150 98	34,265 74		2,812 16
Order of Prosperity	14,448 39	1,179 50	140 50		389 74	1,153 96	17,312 09		3,591 90
Order of Saturn	2,269 10			315 16	139 12	9 69	2,733 07	350 78	
Order of United Commercial Travelers of Amer., Ohio	442,200 00	21,057 75	7,845 00	60,034 00	13,826 99	23,080 71	568,044 45	11,131 27	
People's Mutual Life Ins. Ass'n and League	1,212,583 69	65,912 75	8 50	283 00	117,950 51	68,563 76	1,465,302 21	668,505 24	
Polish National Alliance of Brooklyn, N. Y	11,322 09				98 51	996 00	12,416 60	4,321 76	
Polish National Alliance of U. S. of N. A., Ill	557,886 71		11,051 25	4,578 27	29,925 23	3,143 56	606,585 02	150,482 31	
Protected Home Circle, Pa	691,372 73	69,792 92	1,007 50	6,243 00	47,995 20	13,073 61	829,484 96	55,973 26	
Royal Arcanum, Mass	8,202,265 43	193,617 71	2,987 00		234,174 01	43,199 83	8,676,243 98	831,034 10	
Royal Benefit Society, D. C	231,298 82			208 31	556 75	512 81	232,576 69	31,974 54	
Royal Neighbors of America, Ill	995,084 79	178,786 10	29,874 00		8,266 79	40,423 00	1,2.2,424 68	125,366 50	
Sons of Benjamin, Ind. Order, U. S. Grand Lodge	295,757 98	7,996 45		2,208 54	5,692 38	1,297 34	312,952 69		5,360 88

*Name changed to Unity Insurance Society January, 1, 1910.

TABLE No. VII — (*Concluded*)

ORDER OR SOCIETY.	Paid by Members				Interest and rent	All other income	Total income	Excess of income over disbursements	Excess of disbursements over income
	Assessments	Per capita tax	Membership fees	All other payments					
Switchmen's Union of North America	$154,900 90	$49,312 95	$1,337 00	$21,414 10	$4,101 35	$3,994 73	$235,061 03	$43,281 10	.....
United Workmen, Ancient Order of	219,762 17	9,389 90	.....	.....	.....	39,226 49	268,378 56	.....	$3,487 28
Woodmen Circle, Supreme Forest, Neb	651,799 34	87,552 39	10,948 75	.....	47,574 57	6,910 13	804,785 18	347,949 12	.....
Woodmen of the World, Sovereign Camp, Neb	6,991,017 29	.....	121,402 74	.....	388,928 57	137,652 33	7,639,000 93	2,382,569 83	.....
Workmen's Circle	184,008 78	.....	.....	.....	7,711 93	28,641 98	220,362 69	81,714 88	.....
Workmen's Sick and Death Benefit Fund of U. S. of A.	428,381 24	.....	12,625 00	.....	12,557 74	2,481 07	456,045 05	63,294 17	.....
Totals	$69,156,571 97	$3,444,647 60	$387,036 31	$542,330 42	$3,212,519 98	$1,050,655 73	$77,793,762 01	$12,713,245 17	$733,472 08

TABLE No. VIII

DISBURSEMENTS

Summary and classification of the various items comprising the disbursements of Fraternal Insurance Orders or Societies transacting business in this State for the year ending December 31, 1909

ORDER OR SOCIETY	Claims paid	Organizers' commissions and fees	Salaries, traveling expenses and other compensation of officers and employees	Rent	Lodge supplies	Official publication	Expense of supreme lodge meeting	Legal expenses	All other disbursements	Total disbursements
Ahawas Israel, Independent Order	$84,860 69	$2,635 28	$3,650 97	$775 08				$376 12	$7,282 16	$99,580 30
American Knights of Protection	769 00		10 00				$20 00		14 01	813 01
Artisans' Order of Mutual Protection, Pa.	125,500 00	887 50	6,611 34	607 50	$669 39	$401 38	32 50	343 80	2,248 84	137,302 25
Assurance League of America	220,781 61	852 83	10,799 54	999 97	243 45		23 00	521 40	4,767 17	238,988 97
Benai Berith, Independent Order (District No. 1)	85,449 50		5,403 29	1,200 00	39 00		167 36	44 92	25,259 96	117,564 03
Ben Hur, Supreme Tribe, Ind.	913,305 89	111,024 14	90,347 50	800 00	10,613 36	14,322 77		5,326 03	23,348 21	1,169,087 90
Brith Abraham, Ind. Order, U. S. of A.	404,703 77		12,022 93	1,340 00			3,162 84	1,035 74	34,496 00	456,761 28
B'rith Abraham (Order of), U. S. Gr. Lodge	289,638 45	1,177 90	10,863 09	2,620 08			2,292 61	274 20	10,123 96	316,990 29
Catholic Benevolent Legion	684,180 69	68 75	12,130 90	1,200 00	124 25	1,572 24	988 40	1,239 88	3,391 30	704,896 41
Catholic Knights of America	571,942 05		13,383 17	1,360 00	305 05	3,236 25		1,308 23	7,527 99	599,062 74
Catholic Mutual Benefit Association	1,441,117 51	8,677 91	12,499 77	420 00	344 75	6,283 92	3,491 84	1,580 22	7,311 06	1,481,726 98
Catholic Relief and Beneficiary Association	117,328 80	1,127 00	7,155 35	174 18	448 17	2,674 39		95 10	3,633 15	132,636 14
Catholic Women's Benevolent Legion	133,475 36		6,543 19	704 20		641 19	2,835 15	3,565 47	3,353 83	151,118 39
Der Bayerische Nat'l Verband von N. Amer.	22,450 00		775 00				267 00		225 86	23,717 86
Dukes and Dutchesses of Edom	363 63	378 40	665 03	150 00					206 12	1,763 18
Foresters of America	17,000 00									17,000 00
Foresters, Independent Order, Can.	2,738,758 34	30,423 45	373,384 93	8,536 00	9,488 06	22,160 55		18,727 55	79,759 13	3,281,238 01
Fraternal Accident Association, Mass.	2,842 59		2,331 59	175 00				433 33	609 95	6,392 46
Fraternal Benefit League, Conn.	24,863 97	1,987 03	8,411 74	425 00	175 35	860 21		1 10	5,181 28	41,905 68
Fraternal Mystic Circle, Pa.	442,446 56	32,924 84	51,265 88	1,980 00	1,598 51	5,602 66	4,667 50	7,729 76	33,923 89	582,139 6

TABLE No. VIII — (*Concluded*)

ORDER OR SOCIETY	Claims paid	Organizers' commissions and fees	Salaries, traveling expenses and other compensation of officers and employees	Rent	Lodge supplies	Official publication	Expense of supreme lodge meeting	Legal expenses	All other disbursements	Total disbursements
Free Sons of Israel, Independent Order	$284,309 67		$6,889 35	$2,500 00	$21 48	$846 03	$633 98	$7 50	$5,876 01	$301,084 02
Free Sons of Judah, Independent Order	106,756 43	$1,536 44	4,859 95	755 00	114,35		649 70	203 85	1,760 29	116,636 01
Golden Cross, United Order of, Tenn	406,444 99	3,857 08	32,289 82	880 00	1,418 58	1,179 81	3,830 60	2,820 75	3,391 52	456,113 15
Imperial Order Tycoons	1,895 00			120 00					22 25	2,037 25
Improved Order of Heptasophs, Md	1,339,632 26	18,292 71	66,672 78	1,828 00	1,380 51	16,672 34	8,647 87	848 50	14,195 47	1,468,170 44
Knights of Columbus, Conn	515,759 72		50,031 34	3,000 00	7,314 05	35,256 53	27,326 30	4,927 67	81,857 64	725,473 25
Knights of Honor, Mo	1,691,711 12		79,107 35	2,160 00	1,698 75	2,999 34	7,834 00	3,141 06	8,404 99	1,797,056 61
Knights and Ladies of Honor, Ind	1,438,444 84	20,980 33	100,159 59	2,500 00	1,608 34	8,592,03	4,988 90	2,816 11	21,132 90	1,601,223 04
Knights of the Maccabees for New York	48,181 15	34,794 26	17,243 12		1,278 91		3,318 13	379 30	3,660 69	108,855 56
Knights of the Maccabees of the World, Mich	3,547,974 38	150,787 87	285,367 08	5,880 00	15,125 10	36,043 28	532 61	12,571 10	38,216 64	4,092,498 06
Knights of the Modern Maccabees, Mich	1,356,463 84	19,266 95	101,988 13	2,140 00	6,446 20	12,842 40		1,391 47	42,174 22	1,542,713 21
Knights of Pythias, Endowment Rank, Ill	1,894,053 61	149,010 25	98,274 72	6,090 00	1,264 47	4,852 32	797 85	5,648 30	176,457 90	2,336,449 42
Knights of St. John and Malta, Chap. Gen	33,100 00	1,519 18	3,034 03	350 00	506 67	857 60	33 00	1,237 20	590 95	41,228 63
Ladies' Catholic Benevolent Ass'n, Pa	703,278 56	17,708 96	31,022 83	1,210 75	190 31	14,431 95		994 00	15,639 10	844,476 46
Ladies of the Maccabees of the World, Mich	795,048 52	32,095 77	154,528 44	3,600 00	5,049 99	23,396 33		27,529 96	44,170 96	1,085,419 97
Ladies of the Modern Maccabees, Mich	520,027 00	5,524 25	63,392 70	1,446 00	5,977 89	6,695 41	1 25	3,309 15	30,974 70	637,348 35
Loco. Eng. Mut. Life and Acc. Ass'n, Ohio	1,683,981 88	92,734 97	22,195 52	2,220 00				3,306 09	7,463 86	1,811,902 32
Loyal Association, N. J	185,558 67	1,189 49	9,175 50	705 00	220 82	1,310 74		25 00	1,816 81	200,002 03
Loyal Guard, Mich	60,440 34	2,540 85	20,191 61	887 20	65 94	1,984 97		1,535 00	27,732 81	115,378 72
L'Union St. Jean Baptiste d'Amerique, R. I	58,433 84	8,417 32	17,596 80	300 00	6,151 53	5,926 24		13 75	10,530 29	107,369 87
Modern Woodmen of America, Ill	9,874,739 45		734,753 09	14,800 00	72,970 90	92,323 41	6,127 35	45,119 72	335,543 50	11,176,383 42
Mut. Ben. Ass'n of Ger. Baptists of N. A	27,900 05		1,172 50			6 00			3,157 51	32,236 06
Mut. Indemnity and Protective Union, Conn	4,513 28	252 00	901 85						700 21	6,367 34
National Benevolent Legion		42 23								42 23
National Protective Legion	3,465,912 12	43,596 00	141,807 26	19,050 62	94 72	14,265 39	9,834 08	4,610 95	68,955 34	3,768,126 48
National Union, Ohio	1,920,895 00	35,689 12	126,151 25		1,176 47	9,350 70		2,329 35	66,733 86	2,162,325 75
Order of Columbian Knights, Ill	164,794 61	5,131 15	21,353 88	1,954 08	978 95	1,541 25		1,819 96	11,134 66	208,708 54
Order of the Golden Seal	534,953 12	23,375 24	72,343 26	2,672 92	1,963 66	2,536 83	2,045 24	1,675 78	14,822 32	656,388 37
Order of the Iroquois	28,005 00	475 00	4,829 00	685 00	56 32		448 70	307 50	2,271 38	37,077 90
Order of Prosperity	18,566 66	86 00	804 70	180 00	118 70	550 49		26 00	571 24	20,903 99

Order of Saturn	731 00	276 08	1,122 87	198 00	.....	.....	.....	.....	54 34	2,382 29
Order of United Com. Trav. of Am., Ohio	423,631 02	.....	41,224 48	5,000 00	4,594 81	31,845 35	9,093 11	8,739 32	32,785 09	556,913 18
People's Mut. Life Ins. Ass'n and League	649,035 87	13,541 00	48,637 52	2,349 55	.....	3,420 13	26 97	7,647 60	72,136 14	796,796 87
Polish Nat. Alliance of Brooklyn, N. Y.	4,786 90	219 88	816 45	55 00	.....	894 88	.....	35 00	1,286 73	8,094 84
Polish Nat. Alli. of U. S. of N. A., Ill.	354,585 71	143 30	13,511 35	.....	1,554 25	20,639 49	4,027 58	702 20	60,938 83	456,102 71
Protected Home Circle, Pa.	607,261 06	101,419 64	34,178 99	.....	3,714 22	8,373 65	2,942 66	478 00	15,148 48	773,511 70
Royal Arcanum, Mass.	7,025,873 00	.....	117,606 35	4,509 39	310 20	18,231 92	23,774 37	17,475 29	37,429 36	7,845,209 88
Royal Benefit Society, D. C.	96,991 68	46,042 15	24,177 14	2,546 48	759 99	71 80	595 50	1,585 58	27,831 83	200,602 15
Royal Neighbors of America, Ill.	917,266 45	46,284 84	72,562 60	2,942 50	21,550 24	31,103 90	.....	4,778 42	30,573 23	1,127,068 18
Sons of Benj. Ind. Order, U. S. Grand Lodge	303,323 49	829 50	5,936 55	1,200 00	.....	.....	875,55	11 50	6,136 98	318,313 57
Switchmen's Union of North America	126,200 75	.....	27,910 69	720 00	936 59	4,955 95	.....	852 70	30,203 25	191,779 93
United Workmen, Ancient Order of	255,367 31	.....	6,064 55	526 65	.....	578 99	.....	661 93	8,666 41	271,865 84
Woodmen Circle, Supreme Forest, Neb.	299,870 64	33,142 25	35,936 48	1,749 00	3,916 34	14,020 22	11,456 72	3,648 74	53,095 67	456,836 06
Woodmen of the World, Sov. Camp, Neb.	4,172,568 54	417,616 79	197,790 81	13,136 00	20,239 79	111,586 50	108,630 53	14,594 02	200,268 12	5,256,431 10
Workmen's Circle	95,600 00	.....	10,871 86	780 00	1,835 41	250 91	8,307 97	615 25	20,386 41	138,647 81
Workmen's Sick & Death Ben. Fd. of U. S. of A	368,467 50	.....	6,789 70	900 00	202 86	10,516 76	893 67	798 60	4,181 79	392,750 88
Totals	$57,395,114 44	$1,520,583 97	$3,541,525 65	$137,994 15	$216,869 65	$608,707 50	$265,622 39	$233,822 62	$1,893,748 55	$65,813,988 92

TABLE No. IX

EXHIBIT OF CERTIFICATES

Showing number of certificates and amount of insurance in force on December 31, 1908, written and terminated during 1909 and in force on December 31, 1909, on the total business of Fraternal Insurance Orders or Societies

ORDER OR SOCIETY	IN FORCE DECEMBER 31, 1908		WRITTEN AND INCREASED DURING 1909		TOTALS		TERMINATED DURING 1909		IN FORCE DECEMBER 31, 1909	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Ahawas Israel, Independent Order	18,196	$9,098,000	3,324	$1,662,000	21,520	$10,760,000	2,216	$1,108,000	19,304	$9,652,000
American Knights of Protection	136	.....	.....	.....	136	.....	17	.....	119	.....
Artisans' Order of Mutual Protection	10,959	12,599,000	940	1,057,000	11,899	13,656,000	514	561,000	11,385	13,095,000
Assurance League of America	1,530	6,614,250	146	196,500	1,676	6,810,750	197	525,750	1,479	6,285,000
Benai Berith, Independent Order (District No. 1)	1,791	1,099,200	.....	.....	1,791	1,099,200	140	89,800	1,651	1,009,400
Ben Hur, Supreme Tribe, Ind	100,814	125,855,450	18,563	17,564,000	119,377	143,419,450	13,161	14,176,450	106,216	129,243,000
Brith Abraham, Independent Order, U. S. of A	119,042	59,521,000	20,434	10,217,000	139,476	69,738,000	8,634	4,317,000	130,842	65,421,000
B'rith Abraham (Order of) U. S. Grand Lodge	61,749	30,874,500	9,625	4,812,500	71,374	35,687,000	5,785	2,892,500	65,589	32,794,500
Catholic Benevolent Legion	17,479	21,880,500	419	322,000	17,898	22,202,500	1,172	1,720,500	16,726	20,482,000
Catholic Knights of America	18,896	23,165,468	1,165	764,750	20,061	23,950,218	1,139	1,174,492	18,922	22,775,726
Catholic Mutual Benefit Association	59,561	82,588,500	2,746	2,587,000	62,307	85,175,500	2,366	2,940,000	59,941	82,235,500
Catholic Relief and Beneficiary Association	11,548	9,866,250	1,380	1,268,500	12,928	11,134,750	1,035	831,250	11,893	10,303,500
Catholic Women's Benevolent Legion	17,113	11,737,750	389	229,500	17,502	11,967,250	645	414,750	16,857	11,552,500
Der Bayerische National Verband von Nord Amerika	4,887	1,614,400	211	71,000	5,098	1,685,400	236	102,250	4,862	1,583,150
Dukes and Duchesses of Edom	236	217,412	106	27,000	342	244,412	99	50,709	243	193,703
Foresters of America	314	334,500	.....	.....	314	334,500	12	17,000	302	317,500
Foresters, Independent Order, Can	239,716	246,027,884	18,516	14,239,129	258,232	260,267,013	25,202	21,025,168	233,030	239,241,845
Fraternal Accident Association, Mass	911	1,366,400	461	61,400	1,372	1,427,800	460	197,350	912	1,230,450
Fraternal Benefit League, Conn	4,073	4,272,194	1,027	853,089	5,100	5,125,283	760	623,513	4,340	4,501,770
Fraternal Mystic Circle, Pa	23,986	27,274,250	2,428	2,420,750	26,414	29,695,000	4,406	5,418,500	22,008	24,276,500

Free Sons of Israel, Independent Order	10,592	10,592,000	257	257,000	10,849	10,849,000	724	724,000	10,125	10,125,000
Free Sons of Judah, Independent Order	9,553	4,776,500	3,379	1,689,500	12,932	6,466,000	2,371	1,185,500	10,561	5,280,500
Golden Cross, United Order of, Tenn	18,216	18,950,500	2,722	1,683,500	20,938	20,634,000	2,624	1,909,250	18,314	18,724,750
Imperial Order Tycoons	157	154,682	.....	.....	157	154,682	84	79,612	73	75,070
Improved Order of Heptasophs, Md	75,880	103,800,500	5,527	5,359,000	81,407	109,159,500	7,673	8,575,200	73,734	100,584,300
Knights of Columbus, Conn	69,009	71,391,000	8,356	8,973,000	77,365	80,364,000	2,856	2,912,000	74,509	77,452,000
Knights of Honor, Mo	23,137	37,108,425	2,667	2,306,618	25,804	39,415,038	5,344	7,080,668	20,460	32,334,350
Knights and Ladies of Honor, Ind	88,579	85,281,750	10,459	6,959,500	99,038	92,241,250	16,118	12,431,250	82,920	79,810,000
Knights of the Maccabees for New York	11,868	593,400	1,779	88,950	13,647	682,350	2,250	112,500	11,397	569,850
Knights of the Maccabees of the World, Mich	272,017	339,728,244	26,451	25,716,000	298,468	365,444,244	29,454	30,468,818	269,014	334,975,426
Knights of the Modern Maccabees, Mich	107,737	132,999,000	8,143	8,093,750	115,880	141,092,750	8,997	9,576,500	106,883	131,516,250
Knights of Pythias, Endowment Rank, Ill	77,757	120,544,500	14,309	18,267,000	92,066	138,811,500	18,060	27,446,500	74,006	111,365,000
Knights of St. John and Malta, Chapter General	2,207	2,412,850	126	76,500	2,333	2,489,350	153	119,200	2,180	2,370,150
Ladies' Catholic Benevolent Association, Pa	99,142	86,481,500	16,298	11,711,500	115,440	98,193,000	5,961	4,454,000	109,479	93,739,000
Ladies of the Maccabees of the World, Mich	125,934	97,304,729	11,803	8,072,500	137,737	105,377,229	8,592	5,733,380	129,145	99,643,849
Ladies of the Modern Maccabees Mich	71,773	59,586,575	4,792	3,074,200	76,565	62,660,775	5,451	4,112,375	71,114	58,548,400
Locomotive Engineers Mut. Life and Acc. Ass'n, Ohio	147,929	110,946,750	8,432	6,324,000	156,361	117,270,750	3,531	2,648,250	152,830	114,622,500
Loyal Association, N. J	6,838	11,904,000	312	368,000	7,150	12,272,000	360	586,000	6,790	11,686,000
Loyal Guard, Mich	4,907	5,462,250	1,146	598,250	6,053	6,060,500	553	401,500	5,500	5,659,000
L'Union St. Jean Baptiste d'Amerique, R. I	19,576	7,236,600	6,611	2,306,800	26,187	9,543,400	3,310	894,825	22,877	8,648,575
Modern Woodmen of America, Ill	960,299	1,545,313,000	143,253	196,226,000	1,103,552	1,741,539,000	57,683	75,052,000	1,045,869	1,666,487,000
Mutual Benefit Ass'n of German Baptists of North Am.	1,920	1,973,500	53	41,000	1,973	2,014,500	66	65,500	1,907	1,949,000
Mutual Indemnity and Protective Union, Conn	659	82,375	102	12,750	761	95,125	90	11,250	671	83,875
National Benevolent Legion	21	4,000	53	26,500	74	30,500	21	4,000	53	26,500
National Protective Legion	164,851	37,396,175	13,755	10,453,642	178,606	47,849,817	41,249	11,358,552	137,357	36,491,265
National Union, Ohio	60,766	124,924,000	9,553	11,918,000	70,319	136,842,000	6,669	10,618,000	63,650	126,224,000
Order of Columbian Knights, Ill	11,489	15,130,500	1,780	1,810,000	13,269	16,940,500	1,568	1,647,500	11,701	15,293,000
Order of the Golden Seal	31,372	11,853,210	4,352	6,940,290	35,724	18,793,500	8,550	4,785,250	27,174	14,008,250
Order of the Iroquois	2,151	3,192,710	127	154,100	2,278	3,346,810	91	133,330	2,187	3,213,480
Order of Prosperity	1,479	851,400	392	136,500	1,871	987,900	264	114,100	1,607	873,800
Order of Saturn*	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Order of United Commercial Travelers of Amer., Ohio	50,781	253,905,000	7,843	39,215,000	58,624	293,120,000	3,609	18,495,000	54,925	274,625,000
People's Mutual Life Insurance Ass'n and League	48,694	12,211,650	6,319	1,213,400	55,013	13,425,050	16,391	3,296,100	38,622	10,128,950
Polish National Alliance of Brooklyn, N. Y	1,628	709,900	726	250,700	2,354	960,600	111	39,486	2,243	921,114
Polish National Alliance of U. S. of North Amer., Ill	51,378	28,136,000	9,777	5,332,900	61,155	33,468,900	3,736	1,989,000	57,419	31,479,900
Protected Home Circle, Pa	66,940	60,872,250	14,238	10,991,000	81,178	71,863,250	9,389	7,240,250	71,789	64,623,000
Royal Arcanum, Mass	240,251	497,018,341	17,731	26,002,500	257,982	523,020,841	15,054	29,714,311	242,928	493,306,530
Royal Benefit Society, D. C	13,719	2,542,515	16,175	5,813,108	29,894	8,355,623	10,061	1,935,973	19,833	6,419,650
Royal Neighbors of America, Ill	154,424	166,066,500	30,225	31,236,000	184,649	197,322,500	4,743	5,213,500	179,906	192,109,000
Sons of Benjamin, Independent Order, U. S. Gr. Lodge	17,533	12,367,000	1,839	924,000	19,372	13,291,000	4,421	4,260,000	14,951	9,031,000

* Benefit certificates in force Dec. 30, 1908: Number 261, amount, $158,750. Company makes affidavit that its records are in the possession of a former secretary and are not obtainable.

TABLE No. IX — (*Concluded*)

ORDER OR SOCIETY	In Force December 31, 1908		Written and Increased During 1909		Totals		Terminated During 1909		In Force December 31, 1909	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Switchmen's Union of North America	7,862	$7,735,800	2,891	$2,791,200	10,753	$10,527,000	2,749	$2,640,000	8,004	$7,887,000
United Workmen, Ancient Order of	3,376	4,495,286	3	3,000	3,379	4,498,286	526	653,930	2,853	3,844,356
Woodmen Circle, Supreme Forest, Neb	59,147	53,460,200	25,325	21,839,000	84,472	75,299,200	8,666	6,470,100	75,806	68,829,100
Woodmen of the World, Sovereign Camp, Neb	439,285	602,349,500	106,559	132,485,400	545,844	734,834,900	45,475	55,145,500	500,369	679,689,400
Workmen's Circle	19,324	6,274,000	14,972	4,167,400	34,296	10,441,400	2,715	792,200	31,581	9,649,200
Workmen's Sick and Death Benefit Fund of U. S. of A.	41,040	10,260,000	3,453	863,250	44,493	11,123,250	1,536	384,000	42,957	10,739,250
Totals	4,406,134	$5,442,427,475	646,945	$681,125,321	5,053,079	$6,123,552,796	438,185	$421,696,162	4,614,894	$5,701,856,634

TABLE No. X

EXHIBIT OF CERTIFICATES

Showing number of certificates and amount of insurance in force on December 31, 1908, written and terminated during 1909 and in force on December 31, 1909, on business in the State of New York, of Fraternal Insurance Orders or Societies

ORDER OR SOCIETY	IN FORCE DECEMBER 31, 1908		WRITTEN AND INCREASED DURING 1909		TOTALS		TERMINATED DURING 1909		IN FORCE DECEMBER 31, 1909	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Ahawas Israel, Independent Order	14,658	$7,329,000	2,029	$1,014,500	16,687	$8,343,500	1,300	$650,000	15,387	$7,693,500
American Knights of Protection	136				136		17		119	
Artisans' Order of Mutual Protection	212	250,000	19	22,000	231	272,000	13	15,000	218	257,000
Assurance League of America	593	2,506,000	36	102,750	629	2,608,750	80	259,500	549	2,349,250
Benai Berith, Independent Order (District No. 1)	1,624	996,100			1,624	996,100	122	78,300	1,502	917,800
Ben Hur, Supreme Tribe, Ind	3,953	4,875,750	1,350	1,073,500	5,303	5,949,250	725	656,800	4,578	5,292,450
Brith Abraham, Independent Order, U. S. of America	67,262	33,631,000	11,079	5,539,500	78,341	39,170,500	4,209	2,104,500	74,132	37,066,000
B'rith Abraham (Order of), United States Grand Lodge	25,928	12,964,000	4,509	2,254,500	30,437	15,218,500	2,550	1,275,000	27,887	13,943,500
Catholic Benevolent Legion	9,590	12,559,500	230	200,250	9,820	12,759,750	659	1,071,750	9,161	11,688,000
Catholic Knights of America	1,066	1,393,277	65	46,000	1,131	1,439,277	68	83,742	1,063	1,355,535
Catholic Mutual Benefit Association	26,759	38,862,000	1,120	1,085,500	27,879	39,947,500	1,054	1,328,000	26,825	38,619,500
Catholic Relief and Beneficiary Association	6,983	6,077,000	716	661,000	7,699	6,738,000	650	528,500	7,049	6,209,500
Catholic Women's Benevolent Legion	9,769	6,502,750	181	82,750	9,950	6,585,500	351	222,750	9,599	6,362,750
Der Bayerische National Verband von Nord Amerika	2,655	875,400	87	28,000	2,742	903,400	140	43,100	2,602	860,300
Dukes and Duchesses of Edom	236	217,412	106	27,000	342	244,412	99	50,709	243	193,703
Foresters of America	95	97,500			95	97,500			95	97,500
Foresters, Independent Order, Can	24,355	24,010,858	2,092	1,483,000	26,447	25,493,858	2,663	2,249,633	23,784	23,244,225
Fraternal Accident Association, Mass	37	10,350			37	10,350	12	2,500	25	7,850
Fraternal Benefit League, Conn	233	155,373	62	43,300	295	198,673	169	106,602	126	92,071
Fraternal Mystic Circle, Pa	2,749	2,236,000	512	346,500	3,261	2,582,500	757	745,000	2,504	1,837,500

TABLE No. X — (*Concluded*)

ORDER OR SOCIETY	In Force December 31, 1908		Written and Increased During 1909		Totals		Terminated During 1909		In Force December 31, 1909	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Free Sons of Israel, Independent Order	7,888	7,888,000	168	$168,000	8,056	$8,056,000	518	$518,000	7,538	$7,538,000
Free Sons of Judah, Independent Order	7,633	3,816,500	3,170	1,585,000	10,803	5,401,500	1,606	803,500	9,197	4,598,000
Golden Cross, United Order of, Tenn	942	958,500	138	81,250	1,080	1,039,750	78	74,250	1,002	965,500
Imperial Order Tycoons	157	$154,682			157	154,682	84	79,612	73	75,070
Improved Order of Heptasophs, Md	5,110	6,119,500	899	836,500	6,009	6,956,000	843	779,000	5,166	6,177,000
Knights of Columbus, Conn	9,972	10,222,000	736	781,000	10,708	11,003,000	395	399,000	10,313	10,604,000
Knights of Honor, Mo	2,483	3,790,637	32	32,250	2,515	3,822,887	269	462,841	2,246	3,360,046
Knights and Ladies of Honor, Ind	16,932	14,639,250	1,189	676,250	18,121	15,315,500	2,187	1,583,500	15,934	13,732,000
Knights of the Maccabees for New York	11,868	593,400	1,779	88,950	13,647	682,350	2,250	112,500	11,397	569,850
Knights of the Maccabees of the World, Mich	54,458	63,269,972	3,100	2,304,000	57,558	65,573,972	4,390	2,975,397	53,168	62,598,575
Knights of the Modern Maccabees, Mich	284	215,750	644	628,500	928	844,250	435	345,000	493	499,250
Knights of Pythias, Endowment Rank, Ill	3,206	4,751,500	242	418,000	3,448	5,169,500	541	1,004,500	2,907	4,165,000
Knights of St. John and Malta, Chapter General	1,553	1,782,100	51	35,500	1,604	1,817,600	78	38,350	1,526	1,779,250
Ladies' Catholic Benevolent Association, Pa	33,718	30,346,500	5,236	4,123,000	38,954	34,469,500	1,989	1,934,500	36,965	32,535,000
Ladies of the Maccabees of the World, Mich	19,685	14,165,262	1,093	596,000	20,778	14,761,262	924	498,394	19,854	14,262,868
Ladies of the Modern Maccabees, Mich	8	5,500	4	2,500	12	8,000	7	4,750	5	3,250
Locomotive Engineers' Mutual Life and Accident Association, Ohio	12,492	9,369,000	641	480,750	13,133	9,849,750	316	237,000	12,817	9,612,750
Loyal Association, N. J	2,574	4,519,000	168	195,000	2,742	4,714,000	123	208,000	2,619	4,506,000
Loyal Guard, Mich	34	37,750	1	1,000	35	38,750	4	5,750	31	33,000
L'Union St. Jean Baptiste d'Amerique, R. I	476	232,550	182	73,200	658	305,750	119	37,300	539	268,450
Modern Woodmen of America, Ill	22,882	29,771,000	6,678	7,106,000	29,560	36,877,000	2,898	2,819,000	26,662	34,058,000
Mutual Benefit Association of German Baptists of North America	348	388,500	12	8,500	360	397,000	9	8,000	351	389,000
Mutual Indemnity and Protective Union, Conn	128	16,000	69	8,625	197	24,625	24	3,000	173	21,625
National Benevolent Legion	21	4,000	53	26,500	74	30,500	21	4,000	53	26,500
National Protective Legion	69,404	14,303,165	2,988	3,070,965	72,392	17,374,130	17,293	5,383,374	55,099	11,990,756
National Union, Ohio	2,464	4,654,000	429	542,000	2,893	5,196,000	318	430,000	2,575	4,766,000
Order of Columbian Knights, Ill	296	306,500	110	113,500	406	420,000	134	128,500	272	291,500
Order of the Golden Seal	23,259	8,776,490	2,320	4,597,010	25,579	13,373,500	6,302	3,437,750	19,277	9,935,750
Order of the Iroquois	1,326	1,940,885	84	103,875	1,410	2,044,760	58	84,155	1,352	1,960,605
Order of Prosperity	1,479	851,400	392	136,500	1,871	987,900	264	114,100	1,607	873,800

Order of Saturn*										
Order of United Commercial Travelers of America, Ohio	2,973	14,865,000	583	2,915,000	3,556	17,780,000	203	1,015,000	3,353	16,765,000
People's Mutual Life Ins. Assn and League										
Polish National Alliance of Brooklyn, N. Y.	1,628	709,900	726	250,700	2,354	960,600	111	39,486	2,243	921,114
Polish National Alliance of United States of North America, Ill.	6,862	3,751,900	1,032	565,700	7,894	4,317,600	346	183,100	7,548	4,134,500
Protected Home Circle, Pa.	7,417	5,928,750	1,479	1,098,000	8,896	7,026,750	1,518	1,009,500	7,378	6,017,250
Royal Arcanum, Mass.	63,994	128,697,204	4,85	6,673,000	68,847	135,370,204	3,780	7,123,577	65,067	128,246,627
Royal Benefit Society, D. C.	26	4,725	202	40,250	228	44,975	3	1,175	225	80043,
Royal Neighbors of America, Ill.	1,591	1,375,250	969	823,750	2,560	2,199,000	201	166,250	2,359	2,022,750
Sons of Benjamin, Independent Order, U. S. Grand Lodge	11,474	8,064,000	984	494,000	12,458	8,558,000	2,711	2,642,500	9,747	5,915,500
Switchmen's Union of North America	835	760,200	335	307,800	1,170	1,068,000	261	238,500	909	829,500
United Workmen, Ancient Order of	3,376	4,495,286	3	3,000	3,379	4,498,286	526	653,930	2,853	3,844,356
Woodmen Circle, Supreme Forest, Neb.	352	240,200	258	165,300	610	405,500	99	49,400	511	356,100
Woodmen of the World, Sovereign Camp, Neb.	5,128	5,672,800	2,607	2,792,700	7,735	8,465,500	1,302	1,300,700	6,433	7,164,800
Workmen's Circle	11,197	3,637,600	8,366	2,341,600	19,563	5,979,200	1,487	439,000	18,076	5,540,200
Workmen's Sick and Death Benefit Fund of U. S. of America	17,582	4,395,500	1,062	265,500	18,644	4,661,000	663	165,750	17,981	4,495,250
Totals	646,408	$576,036,878	80,200	$61,566,475	726,608	$637,603,353	73,326	$51, 12,277	653,342	$586,591,076

*See note, table IX.

TABLE No. XI

Showing the name and location of each Assessment Life and Accident Association and Fraternal Order or Society authorized to transact business in the State of New York, together with the names of its officers and the names and addresses of attorneys upon whom process may be served

ASSOCIATIONS OR SOCIETIES	LOCATION	OFFICERS		ATTORNEY ON WHOM PROCESS MAY BE SERVED	
		President	Secretary	Name	Residence
Albany Masonic Relief Association	Albany, N. Y.	G. V. Johnson	F. T. Marks	E. C. Sturges	13 N. Pearl st., Albany, N. Y.
Albany Women Teachers' Relief Assoc.	Albany, N. Y.	Kate Stoneman	Leonora Farnham	Kate Stoneman	134 So. Swan st., Albany, N. Y.
Amer. Temperance Life Ins. Assoc.	253 Broadway, New York city	Frank Delano	Geo. E. Godward	Edmund L. Mooney	15 Wall st., New York city.
Bankers' Life Association	Des Moines, Iowa	E. E. Clark	Henry S. Nollen	Supt. of Insurance	Albany, N. Y.
Columbian Protective Association	Binghamton, N. Y.	F. L. Andrews	Frank MacKnight	Harry C. Perkins	Binghamton, N. Y.
Commercial Mutual Accident Co.	1101 Chestnut st., Philadelphia, Pa.	Albert H. Ladner	H. B. Meininger	Supt. of Insurance	Albany, N. Y.
Com. Travelers' Mutual Accident Assoc.	70 Genesee st., Utica, N. Y.	Henry D. Pixley	George S. Dana	Henry D. Pixley	418 Genesee st., Utica, N. Y.
Cremieux Benevolent Society	110 West 137th st., New York city	Paul Meyer	Chas. Rosenfeld		
DeWitt Clinton Ready Relief Assoc.	920 Sterling place, Brooklyn, N. Y.	J. F. Chumasero	S. E. Kirkham	S. E. Kirkham	920 Sterling place, Brooklyn.
Empire State Degree of Honor	Stockton, Chautauqua Co., N. Y.	J. D. Crissy	W. H. Wakeman	C. A. Pickard	Jamestown, N. Y.
Expressmen's Mutual Benefit Assoc.	51 Broadway, New York city	E. A. Stedman	W. E. Scott	W. E. Scott	51 Broadway, New York city.
Gold and Stock Life Insurance Assoc.	195 Broadway, New York city	Geo. W. E. Atkins	William J. Dealy	Geo. W. E. Atkins	195 Broadway, New York city.
Golden Eagle Association	1810 Broadway, Brooklyn, N. Y.	David E. Terry	W. O. Dietrich	Henry A. Powell	206 Broadway, New York city.
Ins. Branch Yorkville B'hood Aid Soc.	1751 Lexington ave., New York city	A. Stemfels	J. Blumenbach	W. S. Dryfoos	42 Broadway, New York city.
Insurance Clerks' Mut. Benefit Assoc.	62 William st., New York city	Chas. E. W. Chambers	C. J. Holman	Harold Herrick	25 Liberty st., New York city.
Jewelers' Safety Fund Society	15 Maiden Lane, New York city	William T. Gough	Ira Goddard	Lemuel Skidmore	09 Wall st., New York city.
Knights Tem. and Masonic Mutual Aid.	612 West 6th st., Cincinnati, Ohio	Wm. B. Melish	Arthur J. Davies	Supt. of Insurance	Albany, N. Y.
Masonic Life Association	43 Niagara st., Buffalo, N. Y.	N. O. Tiffany	Geo. H. Chase	N. O. Tiffany	43 Niagara st., Buffalo, N. Y.
Mutual Benefit Assoc. of Suffolk County	Riverhead, Suffolk Co., N. Y.	C. M. Blydenburgh	John Bagshaw	J. M. Belford	Riverhead, N. Y.
Mutual Benefit Association of Fifth Street Baptist Church of Troy, N. Y.	403 Cannon place, Troy, N. Y.	Walter J. Granger	Milton P. Brown	E. W. Douglas	403 Cannon place, Troy, N. Y.
National Accident Society	320 Broadway, New York city	E. A. Barnum	Joseph I. Barnum	McBurney & McBurney	302 Broadway, New York city.
New York Casualty Company	White Building, Buffalo, N. Y.	W. T. Roberts	H. V. Hucker	W. C. Barker	White Building, Buffalo, N. Y.
New York Physicians' Mutual Aid	17 West 43d st., New York city	Wm. F. Mittendorf	A. E. Davis	Daniel Lewis	616 Madison ave., New York city.
New York Safety Reserve Fund	Gridley Building, Syracuse, N. Y.	Wm. K. Wickes	G. H. Bryan	Ernest R. Deming	University Bldg., Syracuse, N. Y.
Postal Employees' Mutual Aid Assoc.	General Post Office, New York city	Edward S. Post	Bernard Bloch	Edward J. Dunphy	3 Broad st., New York city.

Protective Life Assurance Society	906 Mutual Life Bldg., Buffalo, N. Y.	Wm. C. Moore	Chas. H. Clemens	H. D. Williams	Erie Co. Bk. Bldg., Buffalo, N. Y.
Provident Association of Newtown, L. I.	Maspeth, Borough of Queens, N. Y.	George W. Cadwell	Ansel L. Freeman	Jno. E. Van Nostrand	206 Broadway, New York city.
St. Lawrence Life Association	100 William st., New York city	John J. Barnsdall	E. E. Meares	Chas. H. Lovett	76 William st., New York city.
Seventh Regt. Veteran and Act. Leag'e.	149 Broadway, New York city	Robert McLean	W. F. Brown	Chas. E. Lydecker	2 Rector st., New York city.
Stafford Benefit Association	Stafford, Genesee county, N. Y.	J. A. North	E. M. Pamphlion	Safford E. North	Batavia, N. Y.
Swedish Mut. Aid Soc. Scandia in N. Y.	108 Park Row, New York city	G. Nelsenius	W. Bergman	J. E. Swanstrom	20 Nassau st., New York city.
Telegraphers' Mutual Benefit Assoc.	195 Broadway, New York city	Belvidere Brooks	M. J. O'Leary	Geo. H. Fearons	195 Broadway, New York city.
Workingman's Co-operative Assoc. of the United Ins. League of New York	53 Park Row, New York city	Fred. Marquard	H. B. Salisbury	H. B. Salisbury	120 Broadway, New York city.

FRATERNAL BENEFICIARY SOCIETIES, ORDERS OR ASSOCIATIONS

Ahawas Israel, Independent Order	190 Bowery, New York city	Louis Morris	Leopold Herman	Leopold Herman	190 Bowery, New York city.
American Knights of Protection	Lindenhurst, Suffolk county, N. Y.	A. G. Sullivan	Chas. Hirsch, Jr	J. P. Jervis	Copaigue, N. Y.
Artisans' Order Mutual Protection	Odd Fellows' Temple, Phila., Pa.	E. N. Mayor	Wm. Patton	Supt. of Insurance	Albany, N. Y.
Assurance League of America	100 William st., New York city	Geo. W. Street	F. A. Marsellus	Abel Crook	95 Nassau st., New York city.
Benai Berith, Ind. Order (Dist. No. 1)	1161 Madison ave., New York city	Harry Cutler	S. Berliner	S. M. Roeder	119 Nassau st., New York city.
Ben Hur, Supreme Tribe	Crawfordsville, Ind	R. H. Gerard	John C. Snyder	Supt. of Insurance	Albany, N. Y.
Brith Abraham, Independent Order	37 East Seventh st., New York city	Leon. Sanders	Jacob Schoen	Leo Moschkowits	271 Broadway, New York city.
B'nai h Abraham (Order of), U. S. Grand Lodge	266 Grand st., New York city	Samuel Dorf	L' Leisersohn	H. M. Goldfogle	271 Broadway, New York city.
Catholic Benevolent Legion	1190 Fulton st., Brooklyn, N. Y.	R. B. Tippett	John D. Carroll	Supt. of Insurance	Albany, N. Y.
Catholic Knights of America	Mercantile Bldg., St. Louis, Mo.	Felix Gaudin	Anthony Matre	Supt. of Insurance	Albany, N. Y.
Catholic Mutual Benefit Association	Hornell, N. Y.	John J. Hynes	Joseph Cameron	John J. Hynes	Mooney Bldg., Buffalo, N. Y.
Catholic Relief and Beneficiary Asso.	120 Genesee st., Auburn, N. Y.	Thomas H. O'Neill	Margaret H. Graney	Murphy and Keenan	Rochester, N. Y.
Catholic Women's Benevolent Legion	153 East 44th st., New York city	Margaret B. Hurley	Mrs. Sara E. Skelly	W. D. McNulty	141 Broadway, New York city.
Der Bayerische Nat'l Verband von Nord Amerika	258 Guilford st., Buffalo, N. Y.	Louis Schick	V. Blenklein	Benno Loewy	206 Broadway, New York city.
Dukes and Duchesses of Edom	Elmira, N. Y.	G. H. Roberts	C. B. Swartwood	C. B. Swartwood	403 Realty Bldg., Elmira, N. Y.
Foresters of America	275 Grove st., Jersey City, N. J.	J. F. Cosgrove	T. M. Donnelly	Supt. of Insurance	Albany, N. Y.
Foresters, Independent Order	Toronto, Canada	E. G. Stevenson	R. Mathison	Supt. of Insurance	Albany, N. Y.
Fraternal Accident Assoc. of America	Westfield, Mass.	James Noble, Jr.	H. N. Kingsbury	Supt. of Insurance	Albany, N. Y.
Fraternal Benefit League	New Haven, Conn.	Hugh Gibb	Frank P. Tyler	Supt. of Insurance	Albany, N. Y.
Fraternal Mystic Circle	1913 Arch st., Philadelphia, Pa.	F. H. Duckwits	J. D. Myers	Supt. of Insurance	Albany, N. Y.
Free Sons of Israel, Independent Order	21 West 124th st., New York city	M. Samuel Stern	Abraham Hafer	M. B. Blumenthal	35 Nassau st., New York city.
Free Sons of Judah, Independent Order	78 Second ave., New York city	Isaac Grossman	S. Fodor	S. Fodor	78 Second ave., New York city.
Golden Cross, United Order of	Knoxville, Tenn.	J. P. Burlingame	W. R. Cooper	Supt. of Insurance	Albany, N. Y.
Imperial Order Tycoons*	Dillaye Building, Syracuse, N. Y.	Joseph P. Sweeney	I. M. Merlinjones	Supt. of Insurance	Albany, N. Y.
Improved Order Heptasophs	Baltimore, Md.	M. G. Cohen	Samuel H. Tattersall	Supt. of Insurance	Albany, N. Y.

* Name changed January 1, 1910, to "Unity Insurance Society."

TABLE No. XI—(*Concluded*)

ASSOCIATIONS OR SOCIETIES	LOCATION	OFFICERS		ATTORNEY ON WHOM PROCESS MAY BE SERVED	
		President	Secretary	Name	Residence
Knights of Columbus	New Haven, Conn	James A. Flaherty	Wm. J. McGinley	Supt. of Insurance	Albany, N. Y.
Knights of Honor	816 Olive st., St. Louis, Mo	L. E. Bentley	Frank B. Sliger	Supt. of Insurance	Albany, N. Y.
Knights and Ladies of Honor	Indianapolis, Ind	Geo. D. Tutt	S. B. Watts	Supt. of Insurance	Albany, N. Y.
Knights of the Maccabees for New York	1271 Main st., Buffalo, N. Y.	J. B. McDannell	J. E. Dewey	J. B. McDannell	1271 Main st., Buffalo, N. Y.
Knights of the Maccabees of the World	Detroit, Mich	D. P. Markey	L. E. Sisler	Supt. of Insurance	Albany, N. Y.
Knights of the Modern Maccabees	Port Huron, Mich	Geo. S. Lovelace	A. M. Slay	Supt. of Insurance	Albany, N. Y.
Knights of Pythias, Endowment Rank	234-237 Michigan ave., Chicago, Ill.	U. B. Hunt	W. A. Jenkins	Supt. of Insurance	Albany, N. Y.
Knights of St. John and Malta	56 Pine st., New York city	Joseph G. Burrows	H. C. Siegmann	Louis M. King	277 State st., Schenectady, N. Y.
Ladies' Catholic Benevolent Assoc	443 West 11th st., Erie, Pa	Elizabeth B. McGowan	Joanna A. Royer	Supt. of Insurance	Albany, N. Y.
Ladies of the Maccabees of the World	Port Huron, Mich	Lillian M. Hollister	Bina M. West	Supt. of Insurance	Albany, N. Y.
Ladies of the Modern Maccabees	Port Huron, Mich	Frances E. Burns	Emma E. Bower	Supt. of Insurance	Albany, N. Y.
Loco. Eng. Mut. Life and Acc. Ins. Assoc	Cleveland, Ohio	Wm. E. Futch	M. H. Shay	Supt. of Insurance	Albany, N. Y.
Loyal Association	76 Montgomery st., Jersey City, N. J.	H. T. Brown	Frank S. Petter	Supt. of Insurance	Albany, N. Y.
Loyal Guard	Flint, Mich	E. O. Wood	F. H. Rankin	Supt. of Insurance	Albany, N. Y.
L'Union St. Jean Baptiste d'Amerique	Woonsocket, R. I	Felix Gatineau	J. A. Caron	Supt. of Insurance	Albany, N. Y.
Modern Woodmen of America	Rock Island, Ill	A. R. Talbot	C. W. Hawes	Supt. of Insurance	Albany, N. Y.
Mutual Benefit Assoc. of German Baptists of North America	Buffalo, N. Y	Daniel B. Stumpf	Emil O. Fischer	Arthur W. Hickman	Main st. and B'way, Buffalo, N.Y.
Mutual Indemnity and Protective Union	105 Howe st., New Haven, Conn	Walter Leigh	Fred H. Waldron	Supt. of Insurance	Albany, N. Y.
National Benevolent Legion	Binghamton, N. Y	E. K. Hanley	A. J. Pugh	Augustus Babcock	44 Oak st., Binghamton, N. Y.
National Protective Legion	Waverly, N. Y	Geo. A. Scott	H. C. Lockwood	F. L. Howard	Waverly, N. Y.
National Union	447 Michigan st., Toledo, Ohio	Harry E. Evans	Edwin A. Myers	Supt. of Insurance	Albany, N. Y.
Order of Columbian Knights	Chicago, Ill	Henry A. Ott	E. D. Peifer	Supt. of Insurance	Albany, N. Y.
Order of the Golden Seal	Roxbury, N. Y	Chas. L. Andrus	Arthur F. Bouton	L. B. Gleason	Delhi, N. Y.
Order of the Iroquois	644 Ellicott square, Buffalo, N. Y.	Ernest Wende	Walter A. Rice	Wallace Thayer	1000 Morgan Bldg., Buffalo, N. Y.
Order of Prosperity	1153 Myrtle ave., Brooklyn, N. Y.	G. Riese	Richard O. Heynich	A. Stoffregen	905 Flushing ave., Brooklyn, N.Y.
Order of Saturn	385 Ellicott st., Buffalo, N. Y.	W. F. Kasting	A. J. Pugh	Supt. of Insurance	Albany, N. Y.
Order of United Com. Travelers of Amer	Columbus, Ohio	F. A. Sells	Chas. C. Daniel	Supt. of Insurance	Albany, N. Y.
People's Mut. Life Ins. Assoc. and Leag.	James and Salina sts., Syracuse, N. Y.	I. C. Reed	Willard H. Peck	F. P. Schoonmaker	Bradford, Pa.
Polish National Alliance	47 Grand st., Brooklyn, N. Y.	Max Wilkanowshi	Vincent G. Nowak	Wm A. Robinson	44 Court st., Brooklyn, N. Y.
Polish Nat. Alliance of the U. S. of N. A.	Chicago, Ill	M. B. Steczynski	S. J. Csechowics	Supt. of Insurance	Albany, N. Y.

Protected Home Circle	300 State st., Sharon, Pa	A. C. McLean	W. S. Palmer	Supt. of Insurance	Albany, N. Y.
Royal Arcanum	407 Shawmut ave., Boston, Mass	Clovis H. Bowen	A. T. Turner	Supt. of Insurance	Albany, N. Y.
Royal Benefit Society	Washington, D. C	Thomas W. Wilson	M. B. Garber	Supt. of Insurance	Albany, N. Y.
Royal Neighbors of America	Rock Island, Ill	Lina M. Collins	M. E. Dade	Supt. of Insurance	Albany, N. Y.
Sons of Benjamin, Independent Order	953 Third ave., New York city	Richard Cohn	L. B. Franklin	L. B. Franklin	953 Third ave., New York city.
Switchmen's Union of North America	Brisbane Bldg., Buffalo, N. Y.	Frank T. Hawley	M. R. Welch	John J. Hynes	Brisbane Bldg., Buffalo, N. Y.
United Workmen, Ancient Order	149th st. and 3d ave., New York city.	Louis Drypolcher	F. A. Burnham	F. A. Burnham	149th st. & 3d av., New York city
Woodmen of the World, Sovereign Camp	Omaha, Neb	Joseph C. Root	John T. Yates	Supt. of Insurance	Albany, N. Y.
Woodmen's Circle	Omaha, Neb	Emma B. Manchester	Elizabeth A. Sears	Supt. of Insurance	Albany, N. Y.
Workmen's Circle	89 Delancey st., New York city	Simon Boulgach	J. Weintraub	Myer London	302 Broadway, New York city.
Workmen's Sick and Death Benefit Fund of the United States of America	1 Third ave., New York city	Paul Flaschel	Wm. Meyer	Morris Hillquit	320 Broadway, New York city.

LIVE STOCK CO-OPERATIVE ASSESSMENT COMPANIES

Buffalo Co-operative Live Stock Ins. Co.	582 Ellicott square, Buffalo, N. Y.	Guy H. Fox	Geo. W. Evans	Wm. R. McConnell	305 Mut. Life Bldg., Buffalo, N. Y
Hudson Horse Insurance Co	1234 Myrtle ave., Brooklyn, N. Y.	Joseph D. Dixon	Branislow Langfier	Samuel A. Langfur	320 Broadway, New York city.
Metropolitan Live Stock Insurance Co	411 Bastable Bldg., Syracuse, N. Y.	B. C. Wood	Jacob F. Hecker	E. L. Stone and Richard Shanahan	Syracuse, N. Y.
United Retail Grocers' Mutual Benefit Horse Fund	1368 Flatbush ave., Brooklyn, N. Y.	Henry Heins	Frederick Luppens	Chas. M. Stafford	375 Fulton st., Brooklyn, N. Y.

Co-operative Insurance Associations or Societies

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF CO-OPERATIVE INSURANCE ASSOCIATIONS OR SOCIETIES TRANSACTING BUSINESS IN THE STATE OF NEW YORK, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1909.

ALBANY MASONIC RELIEF ASSOCIATION

No 13 NORTH PEARL STREET, ALBANY, N. Y.

[Commenced business 1870.]

GARRETT V. JOHNSON, President FRANCIS T. MARKS, Secretary

Attorney for service of process in the State of New York, EDWARD C. STURGES, No. 13 North Pearl Street, Albany, N. Y.

INCOME

Ledger assets December 31, 1908	**$50 00**

DISBURSEMENTS

Postage, express, telegraph and telephone	2 36
Balance	**$47 64**

LEDGER ASSETS

Deposited in bank	$47 64

EXHIBIT OF POLICIES OR CERTIFICATES

	Number
In force December 31, 1908	12
Written or increased	5
Totals	17

THE ALBANY WOMEN TEACHERS' RELIEF ASSOCIATION OF ALBANY, N. Y.

ALBANY HIGH SCHOOL

[Commenced business April, 1886.]

KATE STONEMAN, President — LEONORA FARNHAM, Secretary

Attorney for service of process in the State of New York, KATE STONEMAN, No. 134 South Swan street, Albany, N. Y.

INCOME

Membership fees	$32 00	
Assessments	553 30	
Total paid by members		$585 30
Interest		3 92
Total Income		**$589 22**
Ledger assets December 31, 1908		**79 34**
Total		**$668 56**

DISBURSEMENTS

Losses	$505 00
Advertising and printing	7 54
Postage, express, telegraph and telephone	1 00
(*Total expense of management*, $8.54)	
Total Disbursements	**$513 54**
Balance	**$155 02**

LEDGER ASSETS

Deposited in bank	$155 02

EXHIBIT OF POLICIES OR CERTIFICATES

	Number
In force December 31, 1908	245
Written or increased	16
Totals	261
Terminated or decreased	4
In force December 31, 1909	257
Policy claims incurred and paid	2

AMERICAN TEMPERANCE LIFE INSURANCE ASSOCIATION

No. 253 BROADWAY, NEW YORK

[Commenced business December, 1889.]

FRANK DELANO, President — GEORGE E. GODWARD, Secretary

Attorney for service of process in the State of New York, EDMUND L. MOONEY, No. 15 Wall street, New York.

INCOME

Annual dues	$716 50	
Assessments	238,179 55	
Total paid by members		$238,896 05
Interest		6,872 91
Rent		3,773 21
Advances to members repaid		3,184 76
Total Income		**$252,726 93**
Ledger assets December 31, 1908		**220,974 67**
Total		**$473,701 60**

DISBURSEMENTS

Losses	$166,406 65
Returned to members	9,282 96
(*Total paid to members* $175,689.61)	
Commissions and fees to agents	6,820 28
Commissions for collecting assessments	7,071 88
Salaries of managers and agents	23,008 92
Salaries of officers	15,000 00
Salaries and other compensation of office employees	11,144 92
Medical examiners' salaries and fees	603 05
Taxes, fees and licenses	1,697 63
Rent	3,270 00
Expenses and repairs on real estate	1,137 01
Legal expenses	682 02
Advertising and printing	3,691 41
Traveling expenses	970 73
Postage, express, telegraph and telephone	2,000 77
Miscellaneous	12 37
(*Total expense of management* $77,119.99)	
Total Disbursements	**$252,809 60**
Balance	**$220,892 00**

LEDGER ASSETS

Book value of real estate	$45.360 73
Mortgage loans	125.066 00
Cash in office and in bank	50.465 27
Total	**$220,892 00**

NON-LEDGER ASSETS

Interest due or accrued	2.393 96
Market value of real estate over book value	4.639 27
Assessments called but not more than thirty days overdue	17.918 00
Total Assets	**$245,843 23**

LIABILITIES

Reserve or emergency fund		$85,050 56
Policy claims:		
Adjusted, not due	$9.000 00	
Unadjusted	18.500 00	
Resisted	6.000 00	
Total		33.500 00
Due National Security Co. on contract		4.996 46
Total Liabilities		**$123,547 02**
Surplus		**$122,296 21**

EXHIBIT OF POLICIES OR CERTIFICATES

	Total Business		Business in New York	
	Number	Amount	Number	Amount
In force December 31, 1908	7.682	$8.451.575	3.139	$3.404.658
Written	249	319.800	100	140.250
Totals	7.931	$8.771.375	3.239	$3.544.908
Terminated or decreased	842	1.190.615	539	460.193
In force December 31, 1909	7.089	$7.580.760	2.700	$3.084.715
Policy claims unpaid December 31, 1908	22	$40.000	13	$21.000
Incurred	155	174.331	85	92.035
Totals	177	$214.331	98	$113.035
Paid	155	$166.406	87	$88.810
Scaled down and compromised	....	14.425	.....	4.725
Unpaid December 31, 1909	22	33.500	11	19.500

BANKERS' LIFE ASSOCIATION

DES MOINES, IA.

[Commenced business September 2, 1879.]

E. E. CLARK, President — HENRY S. NOLLEN, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

Membership fees	$565.480 00	
Annual dues	651.324 30	
Assessments	2,812.266 84	
Guarantee deposits	902.770 54	
Total paid by members		$4,931.841 68
Interest		615.113 51
From all other sources		7.689 36
Total Income		**$5,554,644 55**
Ledger assets December 31, 1908		**13,056,165 63**
Total		**$18,610,810 18**

DISBURSEMENTS

Losses	$2,681.944 78
Advance payments returned	14.813 18
Guarantee deposits returned	54.765 00
(Total paid to members $2,751,522.96)	
Commissions and fees to agents	568.766 01
Commissions for collecting assessments	90.868 32
Salaries of managers and agents	12.760 00
Salaries of officers	29.758 35
Salaries and other compensation of office employees	77.493 02
Medical examiners' salaries and fees	83.783 00
Taxes, fees and licenses	36.353 81
Rent	13.726 44
Furniture	7.879 76
Legal expenses	2.929 62
Advertising and printing	18.697 65
Traveling expenses	4.408 76
Postage, express, telegraph and telephone	46.575 09
Stationery and blank books	5.038 06
Expense loans	9.202 47
Inspection of risks	3.216 72
All other disbursements	4,632 11
(Total expense of management $1,016,089.19)	
Total Disbursements	**$3,767,612 15**
Balance	**$14,843,198 03**

LEDGER ASSETS

Book value of real estate	$45,000 00
Mortgage loans	12,041,452 54
Book value of bonds owned	423,889 88
Cash in bank	573,735 20
Guarantee notes not due on members in good standing	1,759,120 41
Total	**$14,843,198 03**

NON-LEDGER ASSETS

Interest due or accrued	321,557 89
Assessments called but not more than thirty days overdue	174,168 00
Gross Assets	**$15,338,923 92**

DEDUCT ASSETS NOT ADMITTED

Guarantee notes not yet due	1,759,120 41
Total admitted Assets	**$13,579,803 51**

LIABILITIES

Reserve or emergency fund		$6,705,659 49
Policy claims:		
Unadjusted	$12,168 00	
Resisted	34,000 00	
Reported	128,000 00	
Total		174,168 00
Salaries and miscellaneous accounts		7,200,00
Advance assessments and trust fund deposits		19,626 70
Guarantee fund (cash)		5,664,073 59
Mortuary fund		866,620 26
Expense or contingent fund		142,455 47
Total Liabilities		**$13,579,803 51**

EXHIBIT OF POLICIES OR CERTIFICATES

	Total Business		Business in New York	
	Number	Amount	Number	Amount
In force December 31, 1908	183,844	$367,688,000	2,245	$4,490,000
Written	32,461	64,922,000	354	708,000
Restored	383	766,000	17	34,000
Totals	216,688	$433,376,000	2,616	$5,232,000
Terminated or decreased	11,693	23,386,000	126	252,000
In force December 31, 1909	204,995	$409,990,000	2,490	$4,980,000
Policy claims unpaid December 31, 1908	84¾	$169,692	1	$2,000
Incurred	1,358	2,716,000	21	42,000
Totals	1,442¾	$2,885,692	22	$44,000
Paid	1,355¾	$2,681,945	20	$40,000
Scaled down and compromised	.....	29,579	.....	.....
Unpaid December 31, 1909	87	174,168	2	4,000

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Story City Ia water works 1916 5s	$2,000	$2,000	$2,000	$2,000
Lohrville Ia water works 1916 6s	2,500	2,500	2,500	2,700
Leon Ia impt 1919 4s	5,500	5,500	5,500	5,500
Sigourney Ia school 1910 4s	10,000	10,000	10,000	10,000
Denmark Ia school 1910 5½s	1,000	1,000	1,000	1,000
Pierson Ia school 1910 5s	1,000	1,000	1,000	1,000
Hamilton Ia school 1910 5s	700	700	700	700
Buffalo twp Kossuth co Ia school 1911 5s	1,270	1,270	1,270	1,283
West Des Moines Ia school 1911 3½s	25,000	25,000	25,000	24,750
West Des Moines Ia school 1911 3½s	50,000	50,000	50,000	49,500
West Des Moines Ia school 1911 3½s	25,000	25,000	25,000	24,750
West Des Moines Ia school 1911 3½s	25,000	25,000	25,000	24,750
Ankeney Ia school 1912 4½s	3,500	3,500	3,500	3,500
Grant twp Union co Ia school 1912 5s	1,200	1,200	1,200	1,224
West Des Moines Ia school 1911 3½s	25,000	25,000	25,000	24,750
Meriden Ia school 1912 5s	1,000	1,000	1,000	1,020
West Des Moines Ia school 1911 3½s	25,000	25,000	25,000	24,750
Marathon Ia school 1913 6s	15,000	15,000	15,000	15,750
Maxwell Ia imp 1923 5s	3,000	3,000	3,000	3,150
Gowrie Webster co Ia school 1914 5s	7,000	7,000	7,000	7,140
Lehigh Webster co Ia schl 1915 5s	5,950	5,950	5,950	6,069
Polk co Ia country 1911 4s	28,000	28,000	28,000	28,000
Albert city Buena Vista co Ia school 1916 5s	2,000	2,000	2,000	2,000
Essex Ia school 1917 5s	18,000	18,000	18,000	18,540
Carson Ia school 1917 5s	9,000	9,000	9,000	9,090
Fonda Ia school 1917 5s	14,000	14,000	14,000	14,280
Blanchard Ia school 1917 5s	5,000	5,000	5,000	5,000
Snow Hill Ia school 1917 5s	14,000	14,000	14,000	14,420
West Des Moines Ia pav certificates 1914 6s	2,012	2,012	2,012	2,012
West Des Moines Ia pav certificates 1914 6s	3,996	3,996	3,996	3,996
West Des Moines Ia pav certificates 1914 6s	686	686	686	686
West Des Moines Ia pav certificates 1914 6s	837	837	837	837
West Des Moines Ia pav certificates 1914 6s	2,160	2,160	2,160	2,160
West Des Moines Ia pav certificates 1914 6s	1,489	1,489	1,489	1,489
West Des Moines Ia pav certificates 1914 6s	1,339	1,339	1,339	1,399
Springhill Ia school 1918 5½s	3,200	3,200	3,200	3,488
Williamsburg Ia school 1918 4½s	20,000	20,000	20,000	20,200
Ames Ia water works 1928 5s	15,000	15,000	15,000	15,900
Polk co Ia drainage 1918 6s	5,250	5,250	5,250	6,037
Arnolds Park Ia school 1919 5s	1,300	1,300	1,300	1,326
De Soto Mo water works 1924 5s	1,000	1,000	1,000	980
Jefferson co Texas refund road 1949 4½s	40,000	40,000	40,000	40,000
Totals	$423,890	$423,890	$423,890	$423,067

COLUMBIAN PROTECTIVE ASSOCIATION

BINGHAMTON, N. Y.

[Commenced business February 12, 1883.]

F. L. ANDREWS, President F. MAC KNIGHT, Secretary

Attorney for service of process in the State of New York, HARRY C. PERKINS, Security Mutual Building, Binghamton, N. Y.

INCOME		
Membership fees	$197 00	
Annual dues and assessments	36.771 51	
Total paid by members		$36,968 51
Interest		569 25
Total Income		**$37,537 76**
Ledger Assets December 31, 1908		17,847 08
Total		**$55,384 84**

DISBURSEMENTS	
Losses	$913 50
Sick and accident claims	5,516 90
(*Total paid to members* $6,430.40)	
Commissions and fees to agents	4,825 11
Commissions for collecting assessments	482 18
Salaries of managers and agents	2,055 15
Salaries of officers	850 00
Salaries and other compensation of office employees	689 75
Medical examiners' salaries and fees	600 00
Taxes, fees and licenses	122 10
Rent	566 00
Furniture	319 45
Legal expenses	30 00
Advertising and printing	950 07
Traveling expenses	572 72
Postage, express, telegraph and telephone	468 28
All other disbursements	156 17
(*Total expense of management* $12,686.98)	
Total Disbursements	**$19,117 38**
Balance	**$36,267 46**

LEDGER ASSETS	
Mortgage loans	$16.200 00
Book value of bonds owned	11.470 36
Cash in office and in bank	8,489 30
Agents' balances	107 80
Total	**$36,267 46**

NON-LEDGER ASSETS

Interest accrued	$348 40
Market value of bonds over book value	130, 00
Assessments called but not more than thirty days overdue	3, 386 85
Furniture and fixtures	745 20
Supplies and printed matter	962 78
Loans to policyholders	13, 215 20
Gross Assets	**$55,055 89**

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures	$745 20	
Supplies and printed matter	962 78	
Agents' balances	107 80	
Loans to policyholders	13, 215 20	
Total		15, 030 98
Total admitted Assets		**$40,024 91**

LIABILITIES

Reserve or emergency fund	$3, 313 85
Policy claims adjusted and due	17 20
Salaries and miscellaneous accounts	98 00
Advance assessments	271 05
Total Liabilities	**$3,700 10**
Surplus	**$36,324 81**

EXHIBIT OF POLICIES OR CERTIFICATES

	Number	Amount
In force December 31, 1908	1 676	$84. 122
Written	2, 047	245. 685
Totals	3. 723	$329. 807
Terminated or decreased	1, 711	221. 388
In force December 31, 1909	2. 012	$108. 419
Policy claims unpaid December 31, 1908	1	$17
Incurred	319	7. 905
Totals	320	$7. 922
Paid	319	$6. 430
Scaled down and compromised	.....	1. 475
Unpaid December 31, 1909	1	17

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Peoria Railway 1914 5s	$3,840	$4,000	$3,960	$3,960
Arkansas Okla & W 1947 6s	1,950	2,000	1,960	1,960
Duryea Pa school 1913 5s	1,585	1,500	1,585	1,515
Solvay N Y 1916 4s	4,095	4,000	4,095	4,080
Totals	$11,470	$11,500	$11,600	$11,515

THE COMMERCIAL MUTUAL ACCIDENT COMPANY*

PHILADELPHIA, PA.

[Commenced business January 1, 1889.]

ALBERT H. LADNER, President — HORACE B. MEININGER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

New premiums	$404 00	
Renewal premiums	5,714 25	
Total paid by members		$6,118 25
Interest		836 16
From all other sources		408 85
Total Income		**$7,363 26**
Ledger Assets December 31, 1908		**21,945 96**
Total		**$29,309 22**

DISBURSEMENTS

Losses	$9,997 09
Advance payments returned	16 04
(*Total paid to members* $10,013.13)	
Commissions and fees to agents	2,142 97
Commissions for collecting assessments	138 06
Salaries and other compensation of office employees	630 00
Medical examiners' fees	37 00
Fees and licenses	65 00
Rent	360 00
Legal expenses	342 50
Advertising and printing	17 65
Traveling expenses	31 00
Postage	67 00
All other disbursements	303 16
(*Total expense of management* $4,134.34)	
Total Disbursements	**$14,147 47**
Balance	**$15,161 75**

LEDGER ASSETS

Book value of bonds owned	$8,490 58
Cash in office and in bank	5,982 17
Cash deposited with Fidelity and Deposit Company	750 00
Total	**$15,161 75**

* Withdrew from New York State July 1, 1910.

NON-LEDGER ASSETS

Assessments called but not more than thirty days overdue....	$6,023 50
Furniture, fixtures and supplies.....	2,500 00
Gross Assets	**$23,685 25**

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and supplies	$2,500 00	
Book value of bonds over market value.....	213 33	
Total		2,713 33
Total Admitted Assets		**$20,971 92**

LIABILITIES

Reserve or emergency fund.....		$8,000 00
Policy claims:		
Unadjusted	$40 00	
Resisted	20,000 00	
Total		20,040 00
Total Liabilities		**$28,040 00**
Deficit		**$7,068 08**

EXHIBIT OF POLICIES OR CERTIFICATES

	Total Business		Business in New York	
	Number	Amount	Number	Amount
In force December 31, 1908.....	2,435	$6,242,410	418	$1,776,500
Written or increased	113	303,000	83	265,500
Totals	2,548	$6,545,410	501	$2,042,000
Terminated or decreased.....	2,143	4,970,160	97	468,750
In force December 31, 1909....	405	$1,575,250	404	$1,573,250
Policy claims unpaid December 31, 1908	9	$25,260	3	$170
Incurred	48	4,777	30	1,095
Totals	57	$30,037	33	$1,265
Paid	52	9,997	32	1,225
Unpaid December 31, 1909.....	5	$20,040	1	$40

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Merion & Radnor Gas & Electric 1954 5s.....	$3,161	$3,000	$3,060	$3,150
Chesapeake & O Ry genl mtg 1992 4½s.....	5,269	5,000	5,156	5,150
Totals.	$8,430	$8,000	$8,216	$8,300

THE COMMERCIAL TRAVELERS' MUTUAL ACCIDENT ASSOCIATION OF AMERICA

UTICA, N. Y.

[Commenced business March 20, 1883.]

HENRY D. PIXLEY, President — GEORGE S. DANA, Secretary

Attorney for service of process in the State of New York, HENRY D. PIXLEY, No. 418 Genesee street, Utica, N. Y.

INCOME

Membership fees	$28,320 00	
Annual dues	57,829 00	
Assessments	460,396 00	
All other dues or fees paid by members	1,796 00	
Total paid by members		$548,341 00
Interest		16,727 70
Rent		1,887 32
From all other sources		656 72
Total Income		**$567,612 74**
Ledger Assets December 31, 1908		**435,086 45**
Total		**$1,002,699 19**

DISBURSEMENTS

Losses	$369,276 19
Investigating and adjusting claims	24,652 95
Salaries of officers	10,535 00
Salaries of office employees	16,327 47
Taxes	1,297 78
Legal expenses	3,000 00
Advertising and printing	10,437 19
Traveling expenses	725 00
Postage, express, telegraph and telephone	14,176 17
Office supplies	4,823 27
Charged off bonds	2,762 74
All other disbursements	3,358 20
(Total expense of management $89,633.03)	
Total Disbursements	**$461,371 96**
Balance	**$541,327 23**

LEDGER ASSETS

Book value of real estate	$97,583 04
Book value of bonds owned	344,200 00
Cash in office and in bank	99,564 19
Total	**$541,327 23**

NON-LEDGER ASSETS

Interest accrued	$5.501 99
Market value of bonds over book value	1,390 00
Gross Assets	**$548,219 22**

DEDUCT ASSETS NOT ADMITTED

Market value of real estate over book value	6,563 04
Total Admitted Assets	**$541,656 18**

LIABILITIES

Reserve or emergency fund	$8.000 00
Policy claims resisted	66.828 55
Reserve as provided for in association's by-laws	308.190 00
Total Liabilities	**$383,018 55**
Surplus	**$158,637 63**

EXHIBIT OF POLICIES OR CERTIFICATES

	Total Business		Business in New York	
	Number	Amount	Number	Amount
In force December 31, 1908	59,118	$295,590,000	26,394	$131,970,000
Written or increased	7,548	37,740,000	3,402	17,010,000
Totals	66,666	$333,330,000	29,796	$148,980,000
Terminated or decreased	3,428	17,140,000	1,706	8,530,000
In force December 31, 1909	63,238	$316,190,000	28,090	$140,450,000
Policy claims unpaid December 31, 1908	38	$17,423	18	$11,398
Incurred	3,942	436,105	1,989	212,919
Totals	3,980	$453,528	2,007	$224,317
Paid	3,906	$369,276	1,975	$196,078
Scaled down and compromised	11	26,833	4	11,250
Unpaid December 31, 1909	36	66,829	14	25,941

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Philadelphia 1912 3½s	$20,000	$20,000	$19,000	$19,000
Massachusetts 1940 3½s	25,000	25,000	24,250	24,250
New York city 1928 3½s	30,000	30,000	28,200	28,200
New York city 1918 3½s	15,000	15,000	14,400	14,400
Brooklyn N Y 1915 5s	20,000	20,000	19,000	19,000
Utica City Library 1910–21 4s	32,000	32,000	32,320	32,320
Dayton O 1911 4s	9,000	9,000	9,000	9,000
Dayton O 1919 4s	16,000	16,000	16,160	16,160
Providence R I 1930 3s	9,200	10,000	8,800	8,800
Milwaukee Wis 1910–12 4s	5,000	5,000	5,000	5,000
Buffalo N Y 1926 4s	20,000	20,000	20,400	20,400
Albany N Y 1919 4s	10,000	10,000	10,100	10,100
Pittsburg Pa 1919 4s	6,000	6,000	6,120	6,120
Pittsburg Pa 1915 4s	4,000	4,000	4,040	4,040

	Book value	Par value	Company market value	Department market value
Boston Mass 1920 4s....	$10,000	$10,000	$10,200	$10,200
Minneapolis Minn 1937 4s	10,000	10,000	10,300	10,300
Utica N Y 1910–24 4s...	30,000	30,000	31,200	31,140
White Plains N Y 1938 5s	10,000	10,000	11,500	11,500
Jersey City N J 1928 4s.	10,000	10,000	10,800	10,800
Syracuse N Y 1926 4s...	10,000	10,000	10,800	10,800
Mt Vernon N Y 1948 4s..	10,000	10,000	10,900	10,800
Trenton N J 1939 4s....	10,000	10,000	10,100	10,200
Geneva N Y 1926 4s.....	10,000	10,000	10,000	10,000
Yonkers N Y 1926–29 4s.	13,000	13,000	13,000	13,000
Totals	$344,200	$345,000	$345,590	$345,530

CREMIEUX BENEVOLENT SOCIETY

No. 110 W. 137th STREET, NEW YORK

[Commenced business November, 1849.]

PAUL MEYER, President CHARLES ROSENFELD, Secretary

Attorney for service of process in the State of New York

.....

INCOME

Membership fees	$2,882 00	
All other dues or fees paid by members	158 00	
Total paid by members		$3,040 00
Interest		1,357 67
Sale of cemetery lots		787 30
Borrowed money		1,000 00
Total Income		**$6,184 97**
Ledger Assets December 31, 1908		**30,313 32**
Total		**$36,498 29**

DISBURSEMENTS

Losses	$1,000 00
Sick benefits	314 00
(*Total paid to members*.....$1,314)	
Salaries of officers	292 00
Rent	50 00
Postage, express, telegraph and telephone	80 50
Cemetery expenses	408 90
Anniversary expenses	1,616 50
Borrowed money repaid	445 61
(*Total expense of management*.....$2,893.51)	
Total Disbursements	**$4,207 51**
Balance	**$32,290 78**

LEDGER ASSETS

Mortgage loans	$20,000 00
Cash in office and in bank	12,290 78
Total	**$32,290 78**

NON-LEDGER ASSETS

Cemetery property	6,168 00
Due for cemetery lots	275 00
Due for quarterly dues	90 00
Gross Assets	**$38,823 78**

DEDUCT ASSETS NOT ADMITTED

Cemetery property	$6,168 00	
Due for cemetery lots	275 00	
Due for quarterly dues	90 00	
Total		$6,533 00
Total Admitted Assets		**$32,290 78**

LIABILITIES

Reserve or emergency fund	$702 00
Policy claims adjusted and due	500 00
Borrowed money	1,000 00
Total Liabilities	**$2,202 00**
Surplus	**$30,088 78**

EXHIBIT OF POLICIES OR CERTIFICATES

	Number	Amount
In force December 31, 1908	156	$74,900
Written	5	1,000
Totals	161	$75,900
Terminated or decreased	3	1,500
In force December 31, 1909	158	$74,400
Policy claims incurred	3	$1,500
Paid	2	1,000
Unpaid December 31, 1909	1	500

DE WITT CLINTON READY RELIEF ASSOCIATION

No. 920 STERLING PLACE, BROOKLYN

[Commenced business January 7, 1885.]

JOHN F. CHUMASERO, President S. E. KIRKHAM, Secretary

Attorney for service of process in the State of New York, S. E. KIRKHAM, No. 920 Sterling place, Brooklyn, N. Y.

INCOME

Membership fees	$10 00	
Annual dues	342 50	
Assessments	2,913 70	
All other dues or fees paid by members	2 75	
Total paid by members		$3,268 95
Interest		49 69
Total Income		**$3,318 64**
Ledger Assets December 31, 1908		1,142 35
Total		**$4,460 99**

DISBURSEMENTS

Losses	$4,000 00
Salaries of officers	178 21
Rent	14 95
Printing	107 25
Postage, express, telegraph and telephone	61 32
All other disbursements	8 75
(*Total expense of management* .....$370.48)	
Total Disbursements	**$4,370 48**
Balance	**$90 51**

LEDGER ASSETS

Deposited in bank	$90 51

LIABILITIES

Reserve or emergency fund	$1,908 16
Deficit	**$1,817 65**

EXHIBIT OF POLICIES OR CERTIFICATES

	Number	Amount
In force December 31, 1908	335	$167,500
Written	9	4,500
Totals	344	$172,000
Terminated or decreased	10	5,000
In force December 31, 1909	334	$167,000
Policy claims incurred and paid	8	4,000

EMPIRE STATE DEGREE OF HONOR

STOCKTON, N. Y.

[Commenced business May, 1886.]

J. D. CRISSEY, President W. H. WAKEMAN, Secretary

Attorney for service of process in the State of New York, C. A. PICKARD, Jamestown, N. Y.

INCOME

Annual dues	$6,249 49	
Assessments	135,198 69	
Changing policies	51 96	
Total paid by members		$141,500 14
Interest		9,750 55
Total Income		**$151,250 69**
Ledger Assets December 31, 1908		**211,124 61**
Total		**$362,375 30**

DISBURSEMENTS

Losses		$96,064 08
Advance payments returned		45 55
(Total paid to members	$96,109.63)	
Commissions and fees to agents		3,740 97
Commissions for collecting assessments		6,613 54
Salaries of managers and agents		7,151 53
Salaries and other compensation of officers		3,306 42
Salaries and other compensation of office employees		1,303 00
Medical examiners' salaries and fees		1,626 26
Taxes, fees and licenses		133 58
Legal expenses		1,049 89
Advertising, printing and supplies		748 16
Traveling expenses		82 00
Postage, express, telegraph and telephone		336 72
New York Audit Co		476 70
Typewriter		95 00
All other disbursements		405 16
(Total expense of management	$27,068.93)	
Total Disbursements		**$123,178 56**
Balance		**$239,196 74**

LEDGER ASSETS

Mortgage loans	$95,350 00
Book value of bonds owned	73,679 98
Cash in bank	70,166 76
Total	**$239,196 74**

NON-LEDGER ASSETS

Interest accrued	$3,610 54
Amortized value of bonds over book value	211 59
Assessments called but not more than thirty days overdue	10,500 00
Furniture and fixtures	1,820 00
Supplies and printed matter	100 00
Gross assets	**$255,438 87**

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures	$1,820 00	
Supplies and printed matter	100 00	
Total		1,920 00
Total Admitted Assets		**$253,518 87**

LIABILITIES

Reserve or emergency fund		$15,000 00
Policy claims:		
Adjusted, not due	$7,000 00	
Unadjusted	4,000 00	
Resisted	2,000 00	
Total		13,000 00
Salaries and miscellaneous accounts		2,198 07
Vouchers payable		682 61
Total Liabilities		**$30,880 68**
Surplus		**$222,638 19**

EXHIBIT OF POLICIES OR CERTIFICATES

	Total Business		Business in New York	
	Number	Amount	Number	Amount
In force December 31, 1908	8,139	$7,430,750	6,034	$5,535,750
Written	1,196	961,500	1,034	847,250
Totals	9,335	$8,392,250	7,068	$6,383,000
Terminated or decreased	766	592,000	638	498,250
In force December 31, 1909	8,569	$7,800,250	6,430	$5,884,750
Policy claims unpaid December 31, 1908	14	$11,500	12	$9,500
Incurred	105	99,000	85	80,500
Totals	119	$110,500	97	$90,000
Paid	106	$97,500	86	$79,000
Scaled down and compromised	....	.....	.....	1,500
Unpaid December 31, 1909	13	13,000	.....	11,000

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Corporate stock city of New York 1936 4s	$20,523	$20,000	$20,000	$20,000
Corporate stock city of New York 1956 4s	10,200	10,000	10,000	10,000
Chicago R I & Pac R R 1934 4s	4,269	5,000	4,550	4,550

	Book value	Par value	Company market value	Department market value
City of Jamestown N Y school 1923 5s	$10,990	$7,500	$8,100	$8,100
City of Jamestown N Y school 1926 5s		3,000	3,270	3,270
City of Dunkirk sewer 1910 4s	2,360	2,438	2,438	2,438
City of Dunkirk sewer 1911 4s	2,360	2,438	2,438	2,438
City of Dunkirk sewer 1912 4s	2,360	2,438	2,438	2,438
Town of Rotterdam N Y school 1910 5s	1,002	1,000	1,000	1,000
Town of Rotterdam N Y 1911 5s	1,002	1,000	1,010	1,010
Town of Rotterdam N Y school 1912 5s	1,002	1,000	1,010	1,010
Town of Rotterdam and Niskayuna N Y school 1916 5s	1,002	1,000	1,030	1,030
Town of Rotterdam and Niskayuna N Y school 1917 5s	1,002	1,000	1,030	1,030
Town of Rotterdam and Niskayuna N Y school 1918 5s	1,002	1,000	1,040	1,040
Town of Rotterdam and Niskayuna N Y school 1919 5s	1,002	1,000	1,040	1,040
Town of Rotterdam and Niskayuna N Y school 1920 5s	1,001	1,000	1,040	1,040
Town of Rotterdam and Niskayuna N Y school 1921 5s	1,001	1,000	1,040	1,040
Town of Rotterdam and Niskayuna N Y school 1922 5s	1,001	1,000	1,050	1,050
Town of Rotterdam and Niskayuna N Y school 1923 5s	1,001	1,000	1,050	1,050
Ellington N Y school 1910 5s		500	500	500
Ellington N Y school 1911 5s		500	500	500
Ellington N Y school 1912 5s		500	505	505
Ellington N Y school 1913 5s		500	505	505
Ellington N Y school 1914 5s		500	510	505
Ellington N Y school 1915 5s		500	510	505
Ellington N Y school 1916 5s		500	515	505
Ellington N Y school 1917 5s		500	515	510
Ellington N Y school 1918 5s	9,600	500	515	510
Ellington N Y school 1919 5s		500	515	510
Ellington N Y school 1920 5s		500	520	510
Ellington N Y school 1921 5s		500	525	515
Ellington N Y school 1922 5s		500	520	510
Ellington N Y school 1923 5s		500	520	510
Ellington N Y school 1924 5s		500	525	515
Ellington N Y school 1925 5s		500	525	515
Ellington N Y school 1928 5s		500	525	515
Ellington N Y school 1927 5s		500	525	515
Ellington N Y school 1928 5s		500	525	515
Totals	$73,680	$73,814	$74,369	$74,244

EXPRESSMEN'S MUTUAL BENEFIT ASSOCIATION

No. 51 BROADWAY, NEW YORK

[Commenced business January 12, 1869.]

E. A. STEDMAN, President — W. E. SCOTT, Secretary

Attorney for service of process in the State of New York, W. E. SCOTT, No. 51 Broadway, New York

INCOME

Assessments	$113.895 80
Interest	12.309 67
Account notes of members	7.328 39
Total Income	**$133,533 86**
Ledger Assets December 31, 1908	**303,317 80**
Total	**$436.851 66**

DISBURSEMENTS

Losses	$64.500 00
Surrender values	4.073 81
Loans to members	7,168 04
Other payments to members	600 00
(*Total paid to members* $76,341.85)	
Commissions and fees to agents	1.055 50
Salaries of officers	1,800 00
Salaries and other compensation of office employees	300 00
Medical examiners' salaries and fees	743 38
Taxes, fees and licenses	20 00
Advertising and printing	261 45
All other disbursements	479 91
(*Total expense of management* $4,660.24)	
Total Disbursements	**$81,002 09**
Balance	**$355.849 57**

LEDGER ASSETS

Book value of bonds, $280,746.25 and stocks, $63,459.50	$344.205 75
Cash in bank	11.643 82
Total	**$355,849 57**

NON-LEDGER ASSETS

Market value of bonds and stocks over book value	66.644 25
Assessments called but not more than thirty days overdue	4.174 97
Total Assets	**$426.668 79**

LIABILITIES

Reserve or emergency fund	$297,618 14
Policy claims reported	2,500 00
Total Liabilities	**$300,118 14**
Surplus	**$126,550 65**

EXHIBIT OF POLICIES OR CERTIFICATES

	Total Business		Business in New York	
	Number	Amount	Number	Amount
In force December 31, 1908	3,623	$3,944,000	944	$979,940
Written	286	312,000	43	46,000
Totals	3,909	$4,256,000	987	$1,025,940
Terminated or decreased	346	369,000	86	86,500
In force December 31, 1909	3,563	$3,887,000	901	$939,440
Policy claims unpaid December 31, 1908	3	$6,000	.....	.....
Incurred	48	61,000	15	$27,000
Totals	51	$67,000	15	$27,000
Paid	49	$64,500	14	$25,000
Scaled down and compromised	....	2,400	.....	.....
Unpaid December 31, 1909	2	2,500	1	2,000

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Co & dep't market value
Adams Express Co coll tr 1948 4s	$10,168	$10,000	$9,200
Adams Express Co coll tr 1947 4s	9,000	10,000	9,200
Atch Topeka & Santa Fe genl mtg 1995 4s	5,032	5,000	5,000
Atch Topeka & Santa Fe trans cont 1st 1958 4s	9,437	10,000	9,400
Boston & Maine ref deb 1929 4½s	10,475	10,000	10,500
Carthage & Adirondack 1st mtg 1981 4s	5,088	5,000	4,850
Central Pacific 1st ref mtg 1949 4s	4,775	5,000	4,850
Chesapeake & Ohio 1st cons mtg 1939 5s	11,487	10,000	11,400
Chicago Buri & Quincy gen mtg 1958 4s	9,875	10,000	10,000
Chicago & East Illinois ref and impg 1955 4s	4,788	5,000	4,300
Chicago Ind & So 1956 4s	4,800	5,000	4,750
Chicago & Northwestern ext reg 1926 4s	4,900	5,000	5,000
Chicago Rock Island and Pacific gen mtg 1988 4s	4,993	5,000	4,950
Chicago St Louis & New Orleans Memphis division 1st mtg 1951 4s	4,963	5,000	4,900
Chicago & West Ind cons mtg 1952 4s	9,306	10,000	9,400
Cleveland Cincinnati Chicago & St Louis gen mtg 1993 4s	10,218	10,000	9,700
Columbus Conn & Ter 1st mtg 1922 5s	5,431	5,000	5,300
Del & Hud con deb 1916 4s	4,700	5,000	5,150
Erie R R Co prior lien 1996 4s	5,081	5,000	4,350
Illinois Central St Louis div and ter 1st mtg 1951 3½s	8,975	10,000	8,900
Lake Shore & Mich so deb 1928 4s	5,000	5,000	4,800
Long Island R R ref mtg 1949 4s	4,881	5,000	4,950
Mich Cent Joliet & Northern Ind 1st mtg 1957 4s	9,800	10,000	9,900
Mo Kan & Eastern 1st mtg 1942 5s	5,168	5,000	5,500
Mo Kan & Tex 1st mtg 1990 4s	5,057	5,000	4,950
N Y C & H R R R Lake Shore coll tr con 1998 3½s	9,025	10,000	8,100

Bonds:	Book value	Par value	Co & dep't market value
N Y C & H R R R Lake Shore reg 1908 3½s	$4,325	$5,000	$4,050
New York city 1957 4½s	5,300	5,000	5,550
N Y Ont & Western ref mtg 1992 4s	4,932	5,000	4,850
Norfolk & Western gen mtg 1931 6s	5,685	5,000	6,250
Ohio River R R 1st mtg 1936 5s	5,875	5,000	5,650
Penn R R Cons 1931 4s	5,025	5,000	4,900
St Paul Minn & Man cons mtg 1933 4½s	5,100	5,000	5,350
St Paul Minn & Man Mont ext 1st mtg 1937 4s	5,000	5,000	4,950
Southern Ry 1st con mtg 1994 5s	6,006	5,000	5,600
Southern Ry Memphis div 1st con mtg 1996 5s	5,862	5,000	5,500
Southern Pacific 1st ref mtg 1935 4s	4,732	5,000	4,750
Term Assn of St Louis 1st mtg 1939 4½s	10,012	10,000	10,700
Toronto Hamilton & Buffalo 1st mtg 1946 4s	4,950	5,000	4,500
Union Pacific 1st lien and ref mtg 2008 4s	4,769	5,000	4,900
Vandalia R R cons mtg 1955 4s	5,019	5,000	4,900
West Shore R R 1st mtg reg 2361 4s	15,731	15,000	15,300
Stocks:			
150 American Express Co	24,257	15,000	45,000
43 Adams Express Co	8,057	4,300	10,750
100 United States Express Co	10,713	10,000	11,100
100 Wells Fargo & Co	20,432	10,000	67,000
Totals	$344,206	$319,300	$410,850

GOLD AND STOCK LIFE INSURANCE ASSOCIATION

No. 195 BROADWAY, NEW YORK

[Commenced business January, 1878.]

GEORGE W. E. ATKINS, President WM. J. DEALY, Secretary

Attorney for service of process in the State of New York, GEORGE W. E. ATKINS, No. 195 Broadway, New York

INCOME

Membership fees	$46 00	
Monthly dues	7,484 60	
Total paid by members		$7,530 60
Interest		1,345 68
Total Income		**$8,876 28**
Ledger Assets December 31, 1908		**20,374 12**
Total		**$29,250 40**

DISBURSEMENTS

Losses		$7,825 00
Advance payments returned		6 70
(Total paid to members	$7,831.70)	
Salaries and other compensation of office employees		40 00
Advertising and printing		146 60
Postage, express, telegraph and telephone		65 46
New York Insurance Department examination		20 16
(Total expense of management	$272.22)	
Total Disbursements		**$8,103 92**
Balance		**$21,146 48**

LEDGER ASSETS

Book value of bonds owned	$12,086 25
Cash in bank	9,060 23
Total	**$21,146 48**

NON-LEDGER ASSETS

Interest accrued	51 25
Amortized value of bonds over book value	165 41
Total Assets	**$21,363 14**

LIABILITIES

Reserve or emergency fund	$640 45
Policy claims adjusted, not due	5,375 00
Total Liabilities	**$6,015 45**
Surplus	**$15,347 69**

EXHIBIT OF POLICIES OR CERTIFICATES

	Number	Amount
In force December 31, 1908	1,139	$618,800
Written or increased	50	25,000
Totals	1,189	$643,800
Terminated or decreased	49	25,700
In force December 31, 1909	1,140	$618,100
Policy claims unpaid December 31, 1908	10	$4,100
Incurred	17	9,100
Totals	27	$13,200
Paid	13	7,825
Unpaid December 31, 1909	14	$5,375

SCHEDULE OF BONDS OWNED

	Book value	Par value	Co & dep't market value
Western Union Tel Co fdg and R E mtg 1950 4½s	$2,000	$2,000	$1,940
Kansas City & Pac R R Co 1st mtg 1990 4s	1,632	2,000	1,840
Wis Cen R R Co 1st gen mtg 1949 4s.	1,840	2,000	1,880
So Pac R R Co 1st gen mtg 1949 4s..	1,843	2,000	1,840
Tenn C & I Co De Bardelsben 1910 6s	991	1,000	1,000
Col & So R R Co 1st mtg 1929 4s	839	1,000	960
No Western Tel Co 1st mtg 1934 4½s	500	500	495
Seaboard Air Line 1st mtg 1950 4s..	2,441	3,000	2,580
Totals	$12,086	$13,500	$12,535

GOLDEN EAGLE ASSOCIATION

No. 1810 BROADWAY, BROOKLYN, N. Y.

[Commenced business January 28, 1884.]

DAVID E. TERRY, President W. O. DIETRICH, Secretary

Attorney for service of process in the State of New York, HENRY A. POWELL, No. 206 Broadway, N. Y.

INCOME

Assessments	$39,956 62
Interest	2,194 23
Total income	**$42,150 85**
Ledger Assets December 31, 1908	**61,900 05**
Total	**$104,050 90**

DISBURSEMENTS

Death claims, $5,943.75; sick claims, $6,368	$12,311 75
Pro-rata refund to members	814 56
Return of assessments paid in error	50 00
(*Total paid to members* $13,176.31)	
Commissions and fees to agents	5,603 26
Commissions for collecting assessments	3,782 03
Fees to directors	150 00
Salaries of officers	6,500 00
Salaries and other compensation of office employees	780 00
Rent	300 00
Legal expenses	65 78
Advertising and printing	318 10
Traveling expenses	57 90
Postage, express, telegraph and telephone	298 15
All other disbursements	114 30
(*Total expense of management* $17,969.52)	
Total Disbursements	**$31,145 83**
Balance	**$72,905 07**

LEDGER ASSETS

Cash in office and in bank	72,905 07

NON-LEDGER ASSETS

Interest due or accrued	388 36
Assessments called but not more than thirty days overdue	904 97
Furniture and fixtures	677 99
Supplies and printed matter	200 00
Gross Assets	**$75,076 39**

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures	$677 99	
Supplies and printed matter	200 00	
Total		$877 99
Total Admitted Assets		**$74,198 40**

LIABILITIES

Reserve or emergency fund	$3,916 68
Policy claims reported	896 00
Advance assessments	206 11
Total Liabilities	**$5,018 79**
Surplus	**$69,179 61**

EXHIBIT OF POLICIES OR CERTIFICATES

	Number	Amount
In force December 31, 1908	4,030	$564,696
Written or increased	1,272	187,498
Totals	5,302	$752,194
Terminated or decreased	1,016	155,209
In force December 31, 1909	4,286	$596,985
Policy claims unpaid December 31, 1908	5	$634
Incurred	54	7,337
Totals	59	$7,971
Paid	52	$5,944
Scaled down and compromised	.....	1,131
Unpaid December 31, 1909	7	896

THE INSURANCE BRANCH OF THE YORKVILLE BROTHERHOOD AID SOCIETY OF THE CITY OF NEW YORK

No. 1751 LEXINGTON AVENUE, NEW YORK

[Commenced business October 1, 1906.]

ABRAHAM STERNFELS, President JULIUS BLUMENBACH, Secretary

Attorney for service of process in the State of New York, WALTER S. DRYFOOS, No. 42 Broadway, New York

INCOME

Membership fees	$4,961 10	
All other dues or fees paid by members	126 00	
Total paid by members		$5,087 10
Interest		166 40
Total Income		**$5,253 50**
Ledger Assets December 31, 1908		**5,262 68**
Total		**$10,516 18**

DISBURSEMENTS

Losses	$4,000 00
Salaries and other compensation of office employees	150 00
Medical examiners' salaries and fees	44 00
Legal expenses	100 00
Advertising and printing	11 50
Postage, express, telegraph and telephone	5 00
Bonding officers	14 00
(*Total expenses of management* $324.50)	
Total Disbursements	**$4,324 50**
Balance	**$6,191 68**

LEDGER ASSETS

Cash in bank	$6,191 68

NON-LEDGER ASSETS

Furniture and fixtures	48 00
Supplies and printed matter	45 00
Gross Assets	**$6,284 68**

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures	$48 00	
Supplies and printed matter	45 00	
Total		$93 00
Total Admitted Assets		**$6,191 68**

LIABILITIES

Reserve or emergency fund		$1,052 31
Policy claims:		
Adjusted, not due	$1,000 00	
Reported	1,000 00	
Total		2,000 00
Advance assessments		126 00
Total Liabilities		**$3,178 31**
Surplus		**$3,013 37**

EXHIBIT OF POLICIES OR CERTIFICATES

	Number	Amount
In force December 31, 1908	269	$269,000
Written or increased	18	18,000
Totals	287	$287,000
Terminated or decreased	26	26,000
In force December 31, 1909	261	$261,000
Incurred	6	$6,000
Paid	4	4,000
Unpaid December 31, 1909	2	$2,000

THE INSURANCE CLERK'S MUTUAL BENEFIT ASSOCIATION OF THE CITY OF NEW YORK

No. 62 WILLIAM STREET, NEW YORK

[Commenced business May, 1872.]

CHAS. E. W. CHAMBERS, President CHAS. J. HOLMAN, Secretary

Attorney for service of process in the State of New York, HAROLD HERRICK, No. 25 Liberty street, New York

INCOME

Membership fees	$350 00	
Annual dues	2,955 00	
Assessments	16,740 62	
All other dues or fees paid by members	10 00	
Total paid by members		$20,055 62
Interest		1,422 50
From advertising in annual report		1,469 00
Total Income		**$22,947 12**
Ledger Assets December 31, 1908		**30,359 96**
Total		**$53,307 08**

DISBURSEMENTS

Losses	$14,000 00
Advance payments returned	3 61
Allowances to members under by-laws	329 60
(*Total paid to members* $14,333.21)	
Commissions and fees to agents	201 00
Salaries of managers and agents	2,500 00
Medical examiners' salaries and fees	228 00
Rent	300 00
Advertising, printing and stationery	594 20
Postage, express, telegraph and telephone	502 87
Auditing	150 00
Distribution of annual report	197 63
All other disbursements	65 15
(*Total expense of management* $4,738.85)	
Total Disbursements	**$19,072 06**
Balance	**$34,235 02**

LEDGER ASSETS

Mortgage loans	$25,750 00
Cash in bank	8,485 02
Total	**$34,235 02**

NON-LEDGER ASSETS

Assessments called but not more than thirty days overdue...		2,959 19
Furniture and fixtures		300 00
Supplies and printed matter		25 00
Gross Assets		**$37,519 21**

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures	$300 00	
Supplies and printed matter	25 00	
Total		325 00
Total Admitted Assets		**$37,194 21**

LIABILITIES

Reserve or emergency fund		$2,000 00
Policy claims:		
Unadjusted	$2,000 00	
Reported	2,000 00	
Total		4,000 00
Advance assessments		510 26
Total Liabilities		**$6,510 26**
Surplus		**$30,683 95**

EXHIBIT OF POLICIES OR CERTIFICATES

	Total Business		Business in New York	
	Number	Amount	Number	Amount
In force December 31, 1908	973	$973,000	912	$912,000
Written or increased	70	70,000	70	70,000
Totals	1,043	$1,043,000	982	$982,000
Terminated or decreased	41	41,000	38	38,000
In force December 31, 1909	1,002	$1,002,000	944	$944,000
Policy claims unpaid December 31, 1908	2	$2,000	2	$2,000
Incurred	16	16,000	16	16,000
Totals	18	$18,000	18	$18,000
Paid	14	14,000	14	14,000
Unpaid December 31, 1909	4	$4,000	4	$4,000

THE JEWELERS' SAFETY FUND SOCIETY

No. 15 MAIDEN LANE, NEW YORK

[Commenced business July 24, 1884.]

WILLIAM T. GOUGH, President IRA GODDARD, Secretary

Attorney for service of process in the State of New York, LEMUEL SKIDMORE, No. 69 Wall street, New York

INCOME

Premiums	$289,087 25
Interest	15,680 39
Lost goods recovered	2,892 63
Total Income	**$307,660 27**
Ledger Assets December 31, 1908	**441,220 84**
Total	**$748,881 11**

DISBURSEMENTS

Losses	$8,168 18
Surplus premiums returned pro rata	207,120 27
Rebates on cancelled policies	22,420 50
(*Total paid to members* .....$237,708.95)	
Salaries, rent and office expenses	15,600 00
Legal expenses	250 00
Printing	1,818 46
Director's fees	670 00
Amortization of premiums on bonds	1,500 52
(*Total expense of management*.....$19,838.98)	
Total disbursements	**$257,547 93**
Balance	**$491,333 18**

LEDGER ASSETS

Book value of bonds owned	$316,736 98
Cash in bank	173,846 20
Premiums in course of collection	750 00
Total	**$491,333 18**

NON-LEDGER ASSETS

Interest accrued	2,391 67
Furniture and fixtures	100 00
Supplies and printed matter	250 00
Gross Assets	**$494,074 85**

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures	$100 00	
Supplies and printed matter	250 00	
Total		$350 00
Total Admitted Assets		**$493,724 85**

LIABILITIES

Policy claims unadjusted	$11,724 68
Surplus premiums due policyholders of 1908	219,242 73
Unearned premiums	51,246 98
Total Liabilities	**$282,214 39**
Held for Payments of Losses Accruing in 1910	**$211,510 46**

EXHIBIT OF POLICIES OR CERTIFICATES

	Number	Amount
In force December 31, 1908	1,937	$19,935,000
Written or increased	2,301	24,138,500
Totals	4,238	$44,074,100
Terminated or decreased	2,157	22,184,400
In force December 31, 1909	2,081	$21,889,700
Policy claims unpaid December 31, 1908	12	$1,853
Incurred	42	18,290
Totals	54	$20,143
Paid	35	$8,168
Withdrawn or rejected	2	250
Unpaid December 31, 1909	17	11,725

SCHEDULE OF BONDS OWNED.

	Book value	Par value	Co & dep't market value
N Y city corp stock 1957 4½s	$10,342	$10,000	$11,100
Atchison Topeka & Santa Fe Ry gen mtg 1995 4s	20,195	20,000	20,000
Baltimore & Ohio R R 1st mtg 1948 4s	9,807	10,000	9,900
Canada Southern Ry 1st ext 1913 6s	10,000	10,000	10,400
Central & Ga Ry con 1945 5s	10,773	10,000	10,900
Chesapeake & Ohio R R gen mtg 1992 4½s	9,850	10,000	10,300
Chesapeake & Ohio R R R & A Div 1989 4s	5,249	5,000	4,950
Chicago & Northern Ry ext 1886 1926 4s	9,681	10,000	10,000
Chicago Rock Island & Pacific Ry gen mtg 1988 4s	10,000	10,000	9,900
Colorado & So Ry 1st mtg 1929 4s	9,008	10,000	9,600
Fort Worth & Rio Grande Ry 1st mtg 1928 4s	9,199	10,000	8,600
Kans City Ft Scott & Minn R R rfdg 1936 4s	9,330	10,000	8,300
Lake Erie & Western R R 1st mtg 1937 5s	10,926	10,000	11,400
Mahoning Coal R R 1st mtg 1934 5s	5,232	5,000	5,700
Mich Cent R R Co 1st mtg 1931 5s	10,646	10,000	11,400

	Book value	Par value	Co & dep't market value
Minn & St Louis R R Co 1st rfdgs 1949 4s	$9,806	$10,000	$8,300
Mo Kan & Tex Ry 1st mtg 1990 4s	8,038	10,000	9,900
Nashville Chattanooga & St Louis Ry 1st con mtg 1928 5s	10,156	10,000	11,000
N Y Chicago & St. Louis R R 1937 4s	9,674	10,000	10,000
Norfolk & Western Ry 1st con mtg 1996 4s	19,713	20,000	19,600
Northern Pacific Ry prior lien. L G 1997 4s	10,195	10,000	10,300
Oregon R R & Nav Co con mtg 1946 4s	19,078	20,000	19,600
Reading Co & Phil & Reading C & I Co jt gen mtg 1997 4s	20,000	20,000	20,000
Rio Grande Western R R 1st trust mtg 1939 4s	8,292	10,000	9,500
St Louis & Southwestern Ry 1st mtg 1989 4s	9,676	10,000	9,300
Third Ave R R 2000 4s	6,900	10,000	6,900
Union Pacific R R 1st mtg L G 1947 4s	10,439	10,000	10,200
West Shore R R 1st mtg 2361 4s	20,000	20,000	20,400
Wisconsin Central Ry 1st gen mtg 1949 4s	4,532	5,000	4,700
Totals	$316,737	$325,000	$322,150

KNIGHTS TEMPLARS' AND MASONIC MUTUAL AID ASSOCIATION *

CINCINNATI, OHIO

[Commenced business January 1, 1878.]

WILLIAM B. MELISH, President — ARTHUR J. DAVIES, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

Membership fees	$1,457 00	
Assessments	501,102 13	
Advance deposits	2,213 73	
Total paid by members		$504,772 86
Interest		6,471 08
Rent		2,640 00
Borrowed money		10,000 00
Total Income		**$523,883 94**
Ledger Assets December 31, 1908		**259,124 02**
Total		**$783,007 96**

DISBURSEMENTS

Losses	$455,000 00
Commissions and fees to agents	1,449 00
Commissions for collecting assessments	3,550 54
Salaries of managers and agents	6,337 20
Salaries and other compensation of officers	7,174 95
Salaries and other compensation of office employees	3,330 31
Medical examiners' salaries and fees	715 50
Taxes, fees and licenses	474 74
Expenses and repairs on real estate	654 88
Rent	900 00
Furniture	533 71
Legal expenses	460 19
Advertising and printing	1,479 56
Office expenses	587 20
Postage	1,463 95
Premiums on bonds	2,765 97
Borrowed money repaid, $10,000; interest, $80	10,080 00
Trustees	160 63
Executive and auditing	725 00
Advance deposits applied	1,862 61
(*Total expense of management* .....$44,705.94)	
Total Disbursements	**$499,705 94**
Balance	**$283,302 02**

* Withdrew from New York State April 18, 1910.

LEDGER ASSETS

Book value of real estate	$10,102 56
Mortgage loans	32,855 60
Book value of bonds owned	161,252 89
Cash in office and in bank	69,090 97
Ground rents	10,000 00
Total	**$283,302 02**

NON-LEDGER ASSETS

Interest due or accrued	2,362 64
Rent accrued	108 32
Assessments called but not more than thirty days overdue	123,000 00
Furniture and fixtures	2,500 00
Gross Assets	**$411,272 98**

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures	$2,500 00	
Book value of bonds over market value	6,076 43	
Total		8,576 43
Total Admitted Assets		**$402,696 55**

LIABILITIES

Reserve or emergency fund		$125,275 53
Policy claims:		
Adjusted and due	$12,000 00	
Adjusted, not due	79,000 00	
Unadjusted	1,000 00	
Reported	15,000 00	
Total		107,000 00
Advance assessments		625 04
Total Liabilities		**$232,900 57**
Surplus		**$169,795 98**

EXHIBIT OF POLICIES OR CERTIFICATES

	Total Business		Business in New York	
	Number	Amount	Number	Amount
In force December 31, 1908	7,003	$16,940,000	1,936	$4,617,000
Written or increased	214	343,000	20	33,000
Totals	7,217	$17,283,000	1,956	$4,650,000
Terminated or decreased	561	1,323,000	123	363,000
In force December 31 1909	6,656	$15,760,000	1,833	$4,287,000
Policy claims unpaid December 31, 1908	37	$109,000	12	$32,000
Incurred	150	455,000	44	137,000
Totals	187	$564,000	56	$169,000
Paid	153	$455,000	47	$136,000
Sealed down and compromised	....	2,000	.....	.....
Unpaid December 31, 1909	34	107,000	9	33,000

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Vigo co Ind 1910-19 4½s	$13,092	$9,000	$8,820	$8,810
Vigo co Ind 1910-19 4½s		3,224	3,160	3,156
Vigo co Ind 1910-19 4½s	4,247	4,000	3,920	3,916
Adams co Ind 1910-19 4½s	24,134	15,456	15,147	15,164
Adams co Ind 1910-19 4½s		7,588	7,436	7,436
Canton O 1910 5s	561	500	505	505
Mattoon Ill 1920 4s	13,569	13,000	13,000	13,000
Shelby, O 1910-14 5s	4,793	4,500	4,725	4,655
Gibson co Ind 1911-20 4½s	10,314	10,000	9,800	9,750
Lawrens co S C 1932 4½s	5,153	5,000	4,650	4,650
Meriwether co Ga 1910-14 4s	8,000	5,000	4,050	4,070
Meriwether co Ga 1930-31 4s		3,000	2,970	2,910
Posep co Ind 1913-14 4½s	5,286	4,000	3,920	3,920
Posey co Ind 1913-14 4½s		1,187	1,163	1,163
Ft Wayne Ind 1919 3½s	50,000	50,000	50,000	48,000
Bartholomew co Ind 1910-20 4½s	8,263	4,373	4,286	4,277
Bartholomew co Ind 1910-20 4½s		3,379	3,311	3,305
Ottawa O 1910-14 4½s	3,046	2,880	2,908	2,898
Ottawa O 1910-13 4½s	10,794	8,000	8,080	8,040
Ottawa O 1910-13 4½s		2,400	2,424	2,412
Totals	$161,253	$156,487	$155,176	$152,938

MASONIC LIFE ASSOCIATION

No. 43 NIAGARA STREET, BUFFALO, N. Y.

[Commenced business December 14, 1872.]

NELSON O. TIFFANY, President GEORGE H. CHASE, Secretary

Attorney for service of process in the State of New York, NELSON O. TIFFANY, No. 43 Niagara street, Buffalo, N. Y.

INCOME

Assessments	$474,011 19	
Medical examiners' fees	8,163 00	
All other dues or fees paid by members	154 00	
Total paid by members		$477,328 19
Interest		11,612 55
Rent		790 00
Profit on disposal of bonds		300 00
From all other sources		207 39
Total Income		**$490,238 13**
Ledger Assets December 31, 1908		**263,958 03**
Total		**$754,196 16**

DISBURSEMENTS

Losses	$367,669 93
Advance payments returned	694 74
Disability claims	10,800 00
(*Total paid to members* $379,164.67)	
Commissions and fees to agents	21,953 99
Commissions for collecting assessments	6,735 21
Salaries of managers and agents	10,927 42
Salaries of officers	7,333 34
Salaries and other compensation of office employees	7,706 30
Medical examiners' salaries and fees	4,247 25
Taxes, fees and licenses	672 91
Rent	2,150 00
Legal expenses	637 33
Advertising and printing	2,033 52
Traveling expenses	5,880 94
Postage, express, telegraph and telephone	6,047 52
All other disbursements	683 67
(*Total expense of management* $77,009.40)	
Total Disbursements	**$456,174 07**
Balance	**$298,022 09**

LEDGER ASSETS

Book value of real estate	$7,700 00
Mortgage loans	89,565 00
Book value of bonds owned	121,037 12
Cash in office and in bank	79,719 97
Total	**$298,022 09**

NON-LEDGER ASSETS

Interest due or accrued	2,599 28
Market value of real estate over book value	500 00
Market value of bonds over book value	152 88
Assessments called but not more than thirty days overdue	780 66
Furniture and fixtures	500 00
Gross Assets	**$302,554 91**

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures	500 00
Total Admitted Assets	**$302,054 91**

LIABILITIES

Reserve or emergency fund		$39,500 00
Policy claims:		
Adjusted, not due	$89,700 00	
Reported	20,000 00	
Total		109,700 00
Advance assessments		20,380 90
Total Liabilities		**$169,580 90**
Surplus		**$132,474 01**

EXHIBIT OF POLICIES OR CERTIFICATES

	Number	Amount
In force December 31, 1908	11,037	$21,372,000
Written or increased	1,779	3,329,500
Totals	12,816	$24,701,500
Terminated or decreased	1,153	2,322,500
In force December 31, 1909	11,663	$22,379,000
Policy claims unpaid December 31, 1908	38	$88,500
Incurred	181	424,500
Totals	219	$513,000
Paid	170	$378,470
Scaled down and compromised	.....	24,830
Unpaid December 31, 1909	49	109,700

SCHEDULE OF BONDS OWNED.

	Book value	Par value	Co & dep't market value
Municipal Gas & Elec Co Rochester N Y 1942 4½s	$4,875	$5,000	$4,850
Pere Marquette Ry Co 1932 4½s	4,987	5,000	4,900
Chicago Rock Island & Pacific Ry Co 1934 4s	9,575	10,000	9,100
Pere Marquette Ry Co 1932 4½s	5,000	5,000	4,900
Binghamton Ry Co 1923 5s	5,000	5,000	5,250
Buffalo Railway Co 1931 5s	10,950	10,000	10,800
Niagara Falls Hydraulic Power and Mfg Co 1917 5s	10,000	10,000	10,000
Houston East & West Texas Ry Co 1933 5s	5,075	5,000	5,250
Buffalo & Southwestern Ry Co 1918 5s	10,000	10,000	10,300
Niagara Falls Hydraulic Power and Mfg Co 1917 5s	9,900	10,000	10,000
Buffalo Ry Co 1931 5s	5,375	5,000	5,400
Peoria Ry Ter Co 1937 4s	5,160	6,000	5,220
Buffalo & Susquehanna Iron Co 1932 5s	4,963	5,000	5,000
Buffalo Railway Co 1931 5s	10,800	10,000	10,800
Peoria Railway Ter Co 1937 4s	9,680	11,000	9,570
Hudson & Manhattan equip 1918 5s	4,805	5,000	4,950
Canadian Northern Ry Co equip 1914 4½s	4,892	5,000	4,900
Totals	$121,037	$122,000	$121,190

THE MUTUAL BENEFIT ASSOCIATION OF SUFFOLK COUNTY, N. Y.

RIVERHEAD, N. Y.

[Commenced business July 6, 1876.]

CHARLES M. BLYDENBURGH, President JOHN BAGSHAW, Secretary

Attorney for service of process in the State of New York, JOSEPH M. BELFORD, Riverhead, N. Y.

INCOME

Membership fees	$1,171 00	
Assessments	24,024 00	
Total paid by members		$25,195 00
Interest		1,350 94
Borrowed money		3,100 00
Sale of safe		20 00
Total Income		**$29,665 94**
Ledger Assets December 31, 1908		**29,390 94**
Total		**$59,056 88**

DISBURSEMENTS

Losses	$25,000 00
Commissions and fees to agents	895 00
Salaries of managers and agents	1,609 78
Salaries and other compensation of officers	820 00
Medical examiners' salaries and fees	8 50
Taxes, fees and licenses	109 02
Rent	10 00
Stationery and printing	131 25
Postage, express, telegraph and telephone	62 00
Borrowed money repaid	3,053 34
All other disbursements	114 45
(*Total expense of management* $6,813.34)	
Total Disbursements	**$31,813 34**
Balance	**$27,243 54**

LEDGER ASSETS

Mortgage loans	$17,675 00
Cash in bank	9,568 54
Total	**$27,243 54**

NON-LEDGER ASSETS

Interest accrued	$227 05
Total Assets	**$27,470 59**

LIABILITIES

Reserve or emergency fund	$2,000 00
Policy claims adjusted, not due	3,000 00
Due for borrowed money and interest thereon	100 50
Total Liabilities	**$5,100 50**
Surplus	**$22,370 09**

EXHIBIT OF POLICIES OR CERTIFICATES

	Number	Amount
In force December 31, 1908	1,465	$1,465,000
Written	183	183,000
Totals	1,648	$1,648,000
Terminated or decreased	45	45,000
In force December 31, 1909	1,603	$1,603,000
Incurred	28	$28,000
Paid	25	25,000
Unpaid December 31, 1909	3	$3,000

THE MUTUAL BENEFIT ASSOCIATION OF THE FIFTH STREET BAPTIST CHURCH OF TROY, N. Y.

TROY, N. Y.

[Commenced business January 1, 1887.]

WALTER J. GRANGER, President MILTON P. BROWN, Secretary

Attorney for service of process in the State of New York, EDWARD W. DOUGLASS, No. 403 Cannon place, Troy, N. Y.

INCOME

Membership fees	$0 25
Assessments	99 75
Total Income	**$100 00**
Ledger Assets December 31, 1908	**58 26**
Total	**$158 26**

DISBURSEMENTS

Losses	$34 75
Salaries and other compensation of office employees	50 00
Advertising and printing	10 26
(*Total expense of management*.....$60.25)	
Total Disbursements	**$95 01**
Balance	**$63 25**

LEDGER ASSETS

Cash in bank	$63 25

NON-LEDGER ASSETS

Supplies and printed matter	23 30
Gross Assets	**$86 55**

DEDUCT ASSETS NOT ADMITTED

Supplies and printed matter	23 30
Total Admitted Assets	**$63 25**

LIABILITIES

Reserve or emergency fund	$34 75
Surplus	$28 50

EXHIBIT OF POLICIES OR CERTIFICATES

	Number
In force December 31, 1908	134
Written	1
Total	135
Terminated or decreased	1
In force December 31, 1909	134
Incurred and paid during 1909	1

NATIONAL ACCIDENT SOCIETY

No. 320 BROADWAY, NEW YORK

[Commenced business December 15, 1885.]

EDWARD A. BARNUM, President JOSEPH I. BARNUM, Secretary

Attorney for service of process in the State of New York, MCBURNEY & MCBURNEY, No. 320 Broadway, N. Y.

INCOME

Membership fees	$4,758 00	
Assessments	38,929 87	
Total paid by members		$43,687 87
Interest		2,808 57
Profit on sale of securities		109 86
Total Income		**$46,606 30**
Ledger Assets December 31, 1908		**69,981 09**
Total		**$116,587 39**

DISBURSEMENTS

Losses		$11,416 84
Advance payments returned		694 75
(*Total paid to members*	$12,111.59)	
Commissions and fees to agents		4,749 25
Commissions for collecting assessments		7,137 88
Salaries and other compensation of office employees		13,588 33
Taxes, fees and licenses		276 64
Rent		1,900 00
Legal expenses		519 30
Advertising and printing		2,351 65
Traveling expenses		26 00
Postage, express, telegraph, telephone and sundries		2,216 29
Interest		220 83
Medical		7 50
Adjustment expense		1,100 00
Borrowed money repaid		7,000 00
Amortization of bonds		215 81
(*Total expense of management*	$41,399.48)	
Total Disbursements		**$53,511 07**
Balance		**$63,076 32**

LEDGER ASSETS

Book value of bonds, $46,890.47, and stocks, $6,350	$53,240 47
Cash in office and in bank	9,727 32
Agents' balances	108 53
Total	**$63,076 32**

NON-LEDGER ASSETS

Interest due or accrued	837 02
Market value of stocks over book value	750 00
Assessments called but not more than thirty days overdue	8,307 88
Furniture and fixtures	2,883 15
Supplies and printed matter	645 13
Gross Assets	**$76,499 50**

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures	$2,883 15	
Supplies and printed matter	645 13	
Agents' balances	108 53	
Total		3,636 81
Total Admitted Assets		**$72,862 69**

LIABILITIES

Reserve or emergency fund		$8,000 00
Policy claims:		
Adjusted, not due	$2,206 00	
Unadjusted	580 00	
Resisted	1,356 00	
Reported	1,475 50	
Total		5,617 50
Advance assessments		2,761 75
Total Liabilities		**$16,379 25**
Surplus		**$56,483 44**

EXHIBIT OF POLICIES OR CERTIFICATES

	Total Business		Business in New York	
	Number	Amount	Number	Amount
In force December 31, 1908	5,260	$11,928,150	3,090	$7,511,150
Written or increased	3,407	5,334,000	2,117	3,241,400
Totals	8,667	$17,262,150	5,207	$10,752,550
Terminated or decreased	3,614	5,741,400	2,410	4,066,100
In force December 31, 1909	5,053	$11,520,750	2,797	$6,686,450
Policy claims unpaid December 31, 1908	81	$8,036	20	$3,894
Incurred	347	8,998	67	865
Totals	428	$17,034	87	$4,759
Paid	356	11,417	78	3,234
Unpaid December 31, 1909	72	$5,617	9	$1,525

SCHEDULE OF BONDS AND STOCKS OWNED.

	Book value	Par value	Company market value	Department market value
Bonds:				
Buffalo Roch & Pitts 1919-20 4½s	$10,155	$10,000	$10,700	$10,200
Nassau Elec Ry B R T system 1951 4s	4,551	5,000	4,050	4,050
Chic R I & Pac ref 1934 4s	4,879	5,000	4,550	4,550
Norfolk & So Rd 1st 1954 5s	20,582	20,000	20,200	18,800
So Pac Cent Pac col 1949 4s	4,574	5,000	4,600	4,600
West Shore 2361 4s	1,136	1,000	1,020	1,020
U S reg 1930 2s	1,013	1,000	1,020	1,020
Stocks:				
100 Kan City So Ry pfd	6,350	10,000	7,100	7,100
Totals	$53,240	$57,000	$53,240	$51,340

NEW YORK CASUALTY COMPANY

No. 619 WHITE BUILDING, BUFFALO, N. Y.

[Commenced business August 21, 1886.]

WILLIAM T. ROBERTS, President HENRY V. HUCKER, Secretary

Attorney for service of process in the State of New York, WALTER C. BARKER, No. 298 Main street, Buffalo, N. Y.

INCOME

Membership fees	$3,650 50	
Assessments	14,595 53	
Total paid by members		$18,246 03
Buffalo Agency Co. contract		2,236 58
Total Income		**$20,482 61**
Ledger Assets December 31, 1908		773 53
Total		**$21,256 14**

DISBURSEMENTS

Losses		$5,237 40
Advance payments returned		25 48
(Total paid to members	$5,262.88)	
Commissions and fees to agents		3,639 00
Commissions for collecting assessments		2,494 31
Salaries of managers and agents		1,614 00
Salaries and other compensation of officers		2,045 00
Salaries and other compensation of office employees		1,237 15
Taxes, fees and licenses		40 00
Rent		1,128 98
Legal expenses		74 05
Advertising and printing		615 31
Traveling expenses		419 62
Postage, express, telegraph and telephone		401 52
All other disbursements		948 66
(Total expense of management	$14,657.80)	
Total Disbursements		**$19,920 48**
Balance		**$1,335 66**

LEDGER ASSETS

Cash in office and in bank	$631 30
Agents' balances	701 86
Due by agents	2 50
Total	**$1,335 66**

NON-LEDGER ASSETS

Assessments called but not more than thirty days overdue...	$1,003 38
Gross Assets	**$2,339 04**

DEDUCT ASSETS NOT ADMITTED

Agents' balances	$701 86	
Due by agents	2 50	
Total		704 36
Total Admitted Assets		**$1,634 68**

LIABILITIES

Reserve or emergency fund	$190 00
Policy claims reported	516 85
Salaries and miscellaneous accounts	125 00
Advance assessments	413 37
Total Liabilities	**$1,245 22**
Surplus	**$389 46**

EXHIBIT OF POLICIES OR CERTIFICATES

	Number	Amount
In force December 31, 1908	986	$378,100
Written or increased	1,213	538,365
Totals	2,199	$916,465
Terminated or decreased	1,031	462,410
In force December 31, 1909	1,168	$454,055
Policy claims unpaid December 31, 1908	16	$253
Incurred	260	5.326
Totals	276	$5,579
Paid	257	5,237
Unpaid December 31, 1909	19	$342

THE NEW YORK PHYSICIANS' MUTUAL AID ASSOCIATION

No. 17 WEST FORTY-THIRD STREET, NEW YORK

[Commenced business June, 1868.]

WILLIAM F. MITTENDORF, President A. EDWARD DAVIS, Secretary

Attorney for service of process in the State of New York, DANIEL LEWIS, No. 616 Madison avenue, New York

INCOME

Membership fees	$472 00	
Assessments	34,660 90	
All other dues or fees paid by members	44 20	
Total paid by members		$35,177 10
Interest		3,033 61
Total Income		**$38,210 71**
Ledger Assets December 31, 1908		**68,203 79**
Total		**$106,414 50**

DISBURSEMENTS

Losses	$29,000 00
Commissions for collecting assessments	208 15
Salaries and other compensation of office employees	900 00
Medical examiners' salaries and fees	1,019 00
Rent	75 00
Legal expenses	35 00
Postage and printing	617 90
New York insurance department	200 50
All other disbursements	135 11
(*Total expense of management* $3,190.66)	
Total Disbursements	**$32,190 66**
Balance	**$74,223 84**

LEDGER ASSETS

Mortgage loans	$58,000 00
Cash in office and in bank	16,223 84
Total	**$74,223 84**

NON-LEDGER ASSETS

Interest due or accrued	1,158 42
Loans to members	1,883 00
Gross Assets	**$77,265 26**

DEDUCT ASSETS NOT ADMITTED

Loans to members	$1,883 00
Total Admitted Assets	**$75,382 26**

LIABILITIES

Reserve or emergency fund	$3,914 00
Advance assessments	2,888 00
Total Liabilities	**$6,,802 00**
Surplus	**$68,580 26**

EXHIBIT OF POLICIES OR CERTIFICATES

	Number	Amount
In force December 31, 1908	1,953	$1,953,000
Written	127	127,000
Totals	2,080	$2,080,000
Terminated or decreased	123	123,000
In force December 31, 1909	1,957	$1,957,000
Policy claims incurred and paid	29	$29,000

THE NEW YORK SAFETY RESERVE FUND

SYRACUSE, N. Y.

[Commenced business September 3, 1883.]

WM. K. WICKES, President G. HERBERT BRYAN, Secretary

Attorney for service of process in the State of New York, E. R. DEMING
No. 914 University Building, Syracuse, N. Y.

INCOME

Assessments	$158,784 57
Interest	2,762 07
Check of 1908 for death claim returned	779 74
Total Income	**$162,326 38**
Ledger Assets December 31, 1908	**51,814 88**
Total	**$214,141 26**

DISBURSEMENTS

Losses	$16,419 19
Casualty claims paid	19 00
Loans to members	26,860 50
(*Total paid to members* $43,298.69)	
Commission and fees to agents	18,423 23
Salaries of managers and agents	5,960 56
Salaries of officers	3,524 50
Salaries and other compensation of office employees	3,558 57
Medical examiners' salaries and fees	1,227 00
Insurance department fees	181 22
Expenses and repairs on real estate	110 00
Rent	600 00
Furniture	727 14
Legal expenses	1,665 15
Advertising and printing	4,377 68
Traveling expenses	1,765 59
Postage, express, telegraph and telephone, etc.	1,791 23
Trustees for services	1,945 50
Advanced to agents	1,142 45
Purchase of Central Agency contract	6,000 00
Purchase of F. L. Andrews agency contract	2,000 00
(*Total expense of management* $54,999.82)	
Total Disbursements	**$98,298 51**
Balance	**$115,842 75**

LEDGER ASSETS

Mortgage loans	$67,040 00
Book value of bonds owned	24,690 00
Cash in office and in bank	24,112 75
Total	**$115,842 75**

NON-LEDGER ASSETS

Interest accrued	$1,299 94
Assessments called but not more than thirty days overdue	12,000 00
Furniture and fixtures	1,722 47
Advanced to agents	1,142 45
Loans to members	40,946 50
Gross Assets	**$172,954 11**

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures	$1,722 47	
Advanced to agents	1,142 45	
Loans to members	40,946 50	
Total		43,811 42
Total Admitted Assets		**$129,142 69**

LIABILITIES

Reserve or emergency fund		$13,334 12
Policy claims:		
Adjusted, not due	$500 00	
Unadjusted	1,817 92	
Total		2,317 92
Advance assessments		366 30
Total Liabilities		**$16,018 34**
Surplus		**$113,124 35**

EXHIBIT OF POLICIES OR CERTIFICATES

	Total Business		Business in New York	
	Number	Amount	Number	Amount
In force December 31, 1908	8,934	$2,860,680	6,610	$1,933,650
Written	4,096	761,500	3,767	692,325
Totals	13,030	$3,622,180	10,377	$2,625,975
Terminated or decreased	4,413	1,553,205	3,329	1,022,125
In force December 31, 1909	8,617	$2,068,975	7,048	$1,603,850
Policy claims unpaid December 31, 1908	1	$250	1	$250
Incurred	1,141	45,367	827	25,831
Totals	1,142	$45,617	828	$26,081
Paid	1,138	43,299	825	24,463
Unpaid December 31, 1909	4	$2,318	3	$1,618

EXHIBIT OF CASUALTY POLICIES OR CERTIFICATES

	Total Business		Business in New York	
	Number	Amount	Number	Amount
Written since September 1, 1909	133	$66,500	120	$60,000
Terminated or decreased	7	3,500	7	3,500
In force December 31, 1909	126	$63,000	113	$56,500
Incurred and paid	2	$19	2	$19

SCHEDULE OF BONDS OWNED.

	Book value	Par value	Company market value	Department market value
Leavenworth Light Heat & Power Co 1st 1923 5s	$2,338	$2,500	$2,338	$2,375
Colo Springs Elec Co 1st 1920 5s	2,895	3,000	2,895	3,030
Chicago & Alton Ry Co 1st lien 1950 3½s	3,795	5,000	3,795	3,750
Buffalo & Lake Erie Traction Co 1st rfdg 1936 5s	2,730	3,000	2,730	2,610
New Orleans Ry & Light Co general 1935 4½s	4,375	5,000	4,375	4,350
Chemung County Gas Co 1st 1923 6s	2,080	2,000	2,080	2,080
Chicago Rock Island & Pac R R Co ref 1934 4s	1,802	2,000	1,802	1,820
Elmira Water Light & R R Co 1st 1956 5s	4,675	5,000	4,675	4,600
Totals	$24,690	$27,500	$24,690	$24,615

THE POSTAL EMPLOYEES' MUTUAL AID ASSOCIATION

GENERAL POST-OFFICE BUILDING, NEW YORK

[Commenced business July 23, 1895.]

JOHN J. McCRUM, President — BERNHARDT BLOCH, Secretary

Attorney for service of process in the State of New York, E. J. DUNPHY, No. 3 Broad street, New York

INCOME

Membership fees	$1,152 50	
Assessments	19,799 05	
Total paid by members		$20,951 55
Interest		177 60
From all other sources		4,245 47
Total Income		**$25,374 62**
Ledger Assets December 31, 1908		**2,633 56**
Total		**$28,008 18**

DISBURSEMENTS

Losses	$18,000 00
Commissions for collecting assessments	364 73
Salaries and other compensation of officers	200 00
Postage	103 72
Stationery, etc.	187 72
All other disbursements	10 00
(*Total expense of management* .....$866.17)	
Total Disbursements	**$18,866 17**
Balance	**$9,142 01**

LEDGER ASSETS

Cash in bank	$9,142 01

NON-LEDGER ASSETS

Assessments called but not more than thirty days overdue	1,807 20
Total Assets	**$10,949 21**

LIABILITIES

Reserve or emergency fund		$2,000 00
Policy claims:		
Adjusted and due	$2,000	
Reported	2,000	
Total		4,000 00
Commissions due		187 72
Total Liabilities		**$6,187 72**
Surplus		**$4,761 49**

EXHIBIT OF POLICIES OR CERTIFICATES

	Total Business		Business in New York	
	Number	Amount	Number	Amount
In force December 31, 1908	1,120	$1,120,000	1,045	$1,045,000
Written	214	214,000	214	214,000
Totals	1,334	$1,334,000	1,259	$1,259,000
Terminated or decreased	108	108,000	103	103,000
In force December 31, 1909	1,226	$1,226,000	1,156	$1,156,000
Policy claims unpaid December 31, 1908	3	$3,000	3	$3,000
Incurred	19	19,000	15	15,000
Totals	22	$22,000	18	$18,000
Paid	18	18,000	15	15,000
Unpaid December 31, 1909	4	$4,000	3	$3,000

THE PROTECTIVE LIFE ASSURANCE SOCIETY

MUTUAL LIFE BUILDING, BUFFALO, N. Y.

[Commenced business June 15, 1886.]

WILLIAM C. MOORE, President CHARLES H. CLEMENS, Secretary

Attorney for service of process in the State of New York, H. D. WILLIAMS, Erie County Savings Bank, Buffalo, N. Y.

INCOME

Assessments	$42,820 68
Interest	1,369 28
Total Income	**$44,189 96**
Ledger Assets December 31, 1908	**36,142 87**
Total	**$80,332 83**

DISBURSEMENTS

Losses	$5,747 86
Commissions and fees to agents	6,395 78
Commissions for collecting assessments	2,141.03
Salaries of managers and agents	1,163 00
Salaries and other compensation of officers	4,980 95
Salaries and other compensation of office employees	3,375 05
Taxes, fees and licenses	67 00
Rent	1,011 75
Furniture	447 10
Legal expenses	8 85
Advertising and printing	1,844 53
Traveling expenses	3,011 50
Postage, express, telegraph and telephone	750 97
All other disbursements	316 32
(*Total expense of management* $25,513.83)	
Total Disbursements	**$31,261 69**
Balance	**$49,071 14**

LEDGER ASSETS

Mortgage loans	$13,500 00
Cash in office and in bank	31,361 04
Agents' balances	4,210 10
Total	**$49,071 14**

NON-LEDGER ASSETS

Interest accrued	229 41
Furniture and fixtures	1,683 60
Supplies and printed matter	931 73
Gross Assets	**$51,915 88**

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures	$1,683 60	
Supplies and printed matter	931 73	
Agents' balances	4,210 10	
Total		$6,825 43
Total Admitted Assets		**$45,090 45**

LIABILITIES

Reserve or emergency fund	$319 60
Policy claims resisted	200 00
Total Liabilities	**$519 60**
Surplus	**$44,570 85**

EXHIBIT OF POLICIES OR CERTIFICATES

	Total Business		Business in New York	
	Number	Amount	Number	Amount
In force December 31, 1908	1,772	$671,800	1,772	$671,800
Written or increased	2,191	716,700	1,620	532,700
Totals	3,963	$1,388,500	3,392	$1,204,500
Terminated or decreased	1,801	589,500	1 318	440,100
In force December 31, 1909	2,162	$799,000	2,074	$764,400
Incurred	247	$5,948	222	$5,308
Paid	246	5,748	222	5,308
Unpaid December 31, 1909	1	$200	.....	.....

THE PROVIDENT ASSOCIATION OF NEWTOWN, LONG ISLAND

MASPETH, BOROUGH OF QUEENS, NEW YORK

[Commenced business January 3, 1883.]

GEORGE W. CADWELL, President ANSEL L. FREEMAN, Secretary

Attorney for service of process in the State of New York, JOHN E. VAN NOSTRAND, No. 206 Broadway, New York

INCOME

Membership fees	$2 20	
Assessments	3,340 70	
Medical examiners' fees	2 00	
Total paid by members		$3,344 90
Interest		53 18
Total Income		**$3,398 08**
Ledger Assets December 31, 1908		**1,300 78**
Total		**$4,698 86**

DISBURSEMENTS

Losses	$2,298 00
Commissions for collecting assessments	151 85
Medical examiners' salaries and fees	2 00
Printing	39 00
Postage	33 49
Arrears of assessments paid secretary	35 20
(*Total expense of management* $261.54)	
Total Disbursements	**$2,559 54**
Balance	**$2,139 32**

LEDGER ASSETS

Cash in bank	$2,139 32

LIABILITIES

Reserve or emergency fund	$525 00
Policy claims adjusted and due	1,129 00
Total Liabilities	**$1,654 00**
Surplus	**$485 32**

EXHIBIT OF POLICIES OR CERTIFICATES

	Number	Amount
In force December 31, 1908	394	.....
Written	2	.....
Totals	396	.....
Terminated or decreased	21	.....
In force December 31, 1909	375	.....
Policy claims unpaid December 31, 1908	1	$385
Incurred	8	3,042
Totals	9	$3,427
Paid	6	2,298
Unpaid December 31, 1909	3	$1,129

ST. LAWRENCE LIFE ASSOCIATION

No. 100 WILLIAM STREET, NEW YORK

[Commenced business September, 1882.]

JOHN J. BARNSDALL, President E. E. MEARES, Secretary

Attorney for service of process in the State of New York, CHARLES H. LOVETT, No. 76 William street, New York

INCOME

Membership fees	$437 75	
Annual dues	850 90	
Assessments	18,876 97	
Total paid by members		$20,165 62
Interest		92 43
Rent		7 50
From all other sources		21 88
Total Income		**$20,287 43**
Ledger Assets December 31, 1908		**4,359 74**
Total		**$24,647 17**

DISBURSEMENTS

Losses	$276 50
Advance payments returned	51 30
To members for other purposes	2,590 17
(*Total paid to members* $2,917.97)	
Commissions and fees to agents	1,669 90
Commissions for collecting assessments	1,157 28
Salaries of managers and agents	3,926 08
Salaries of officers	2,603 00
Salaries and other compensation of office employees	1,047 99
Medical examiners' salaries and fees	2 25
Taxes, fees and licenses	65 00
Rent	1,058 25
Furniture	43 99
Legal expenses	73 25
Advertising and printing	513 81
Traveling expenses	1,172 48
Postage, express, telegraph and telephone	531 11
Profit and loss	134 98
(*Total expense of management* $13,999.37)	
Total Disbursements	**$16,917 34**
Balance	**$7,729 83**

LEDGER ASSETS

Mortgage loans	$241 40
Cash in office and in bank	6,528 81
Agents' balances	750 10
Bills receivable	209 52
Total	**$7,729 83**

NON-LEDGER ASSETS

Interest accrued	2 42
Rent due	148 20
Assessments called but not more than thirty days overdue	1,737 80
Furniture and fixtures	1,004 60
Supplies and printed matter	200 00
Judgments	16 00
Gross Assets	**$10,838 85**

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures	$1,004 60	
Supplies and printed matter	200 00	
Judgments	16 00	
Agents' balances	750 10	
Bills receivable	209 52	
Total		2,180 22
Total Admitted Assets		**$8,658 63**

LIABILITIES

Reserve or emergency fund	$1,737 80
Policy claims adjusted, not due	49 50
Advance assessments	25 70
Agents' credit balances	3 13
Cash in lieu of fidelity bond	50 00
Total Liabilities	**$1,866 13**
Surplus	**$6,792 50**

EXHIBIT OF POLICIES OR CERTIFICATES

	Total Business		Business in New York	
	Number	Amount	Number	Amount
In force December 31, 1908	1,639	$226,026	1,472	$210,935
Written	1,746	362,755	1,599	347,770
Totals	3,385	$588,781	3,071	$558,705
Terminated or decreased	1,524	291,513	1,390	278,656
In force December 31, 1909	1,861	$297,268	1,681	$280,049
Policy claims unpaid December 31, 1908	3	$17	3	$17
Incurred	340	2,950	324	2,727
Totals	343	$2,967	327	$2,744
Paid	338	2,918	322	2,695
Unpaid December 31, 1909	5	$49	5	$49

SEVENTH REGIMENT VETERAN AND ACTIVE LEAGUE

No. 149 BROADWAY, NEW YORK

[Commenced business November 12, 1884.]

ROBERT McLEAN, President — WILBUR F. BROWN, Secretary

Attorney for service of process in the State of New York, CHARLES E. LYDECKER, No. 2 Rector street, New York

INCOME

Annual dues	$936 74	
Assessments	5,868 26	
Advance payments	1,621 30	
Total paid by members		$8,426 30
Interest		1,385 05
Exchange		4 70
Total Income		**$9,816 05**
Ledger Assets December 31, 1908		**21,828 42**
Total		**$31,644 47**

DISBURSEMENTS

Losses	$9,500 00
Advance payments applied	1,495 99
Salaries of officers	600 00
Rent	67 50
Advertising and printing	120 65
Postage, express, telegraph and telephone	114 00
All other disbursements	9 80
(*Total expense of management*.....$911.95)	
Total Disbursements	**$11,907 94**
Balance	**$19,736 53**

LEDGER ASSETS

Mortgage loans	$5,000 00
Cash in office and in bank	14,736 53
Total	**$19,736 53**

NON-LEDGER ASSETS

Interest due or accrued	58 88
Assessments called but not more than thirty days overdue	630 49
Furniture, fixtures and supplies	85 00
Gross Assets	**$20,510 90**

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and supplies	$85 00
Total Admitted Assets	**$20,425 90**

LIABILITIES

Reserve or emergency fund		$500 00
Policy claims:		
Adjusted and due	$393 73	
Adjusted, not due	1,000 00	
Unadjusted	500 00	
Reported	1,500 00	
Total		3,393 73
Salaries and miscellaneous accounts		132 50
Advance assessments		648 81
Total Liabilities		**$4,675 04**
Surplus		**$15,750 86**

EXHIBIT OF POLICIES OR CERTIFICATES

	Number	Amount
In force December 31, 1908	473	$236,394
Written	25	12,500
Totals	498	$248,894
Terminated or decreased	36	18,000
In force December 31, 1909	462	$230,894
Policy claims unpaid December 31, 1908	8	$3,894
Incurred	18	9,000
Totals	26	$12,894
Paid	19	9,500
Unpaid December 31, 1909	7	$3,394

STAFFORD BENEFIT ASSOCIATION

STAFFORD, GENESEE COUNTY, N. Y.

[Commenced business June 19, 1877.]

JAMES A. NORTH, President EDWARD M. PAMPHILON, Secretary

Attorney for service of process in the State of New York, S. E. NORTH, Batavia, N. Y.

INCOME

Membership fees	$8,344 20	
Annual dues	752 00	
Total paid by members		$9,096 20
Interest		26 71
Total Income		**$9,122 91**
Ledger Assets December 31, 1908		**2,960 98**
Total		**$12,083 89**

DISBURSEMENTS

Losses	$10,000 00
Commissions for collecting assessments	75 00
Allowances to agents	65 00
Salaries of officers	300 00
Advertising and printing	75 85
Postage, express, telegraph and telephone	89 40
(*Total expense of management* $605.25)	
Total Disbursements	**$10,605 25**
Balance	**$1,478 64**

LEDGER ASSETS

Cash in office and in bank	$1,478 64

LIABILITIES

Reserve or emergency fund	$709 50
Policy claims adjusted and due	500 00
Total Liabilities	**$1,209 50**
Surplus	**$269 14**

EXHIBIT OF POLICIES OR CERTIFICATES

	Number	Amount
In force December 31, 1908	756	$378,000
Written	23	11,500
Totals	779	$389,500
Terminated or decreased	20	10,000
In force December 31, 1909	759	$379,500
Policy claims unpaid December 31, 1908	2	$1,000
Incurred	19	9,500
Totals	21	$10,500
Paid	20	10,000
Unpaid December 31, 1909	1	$500

THE SWEDISH MUTUAL AID SOCIETY "SCANDIA" IN NEW YORK

No. 108 PARK ROW, NEW YORK

[Commenced business April 2, 1885.]

GUSTAF NELSENIUS, President WILHELM BERZMAN, Secretary

Attorney for service of process in the State of New York, J. E. SWANSTROM, No. 20 Nassau street, Brooklyn, N. Y.

INCOME

Membership fees	$518 50	
Annual dues	25,084 57	
Assessments	5,228 96	
Total paid by members		$30,832 03
Interest		1,600 83
Total Income		**$32,432 86**
Ledger Assets December 31, 1908		**41,811 33**
Total		**$74,244 19**

DISBURSEMENTS

Losses	$18,500 00
Other payments to members	750 00
(*Total paid to members* $19,250)	
Commissions and fees to agents	895 50
Commissions for collecting assessments	70 30
Auditors	15 00
Salaries and other compensation of officers	1,321 00
Sundries	4 50
Medical examiners' salaries and fees	244 25
Rent	21 00
Legal expenses	25 00
Advertising and printing	275 35
Postage, express, telegraph and telephone	373 00
Exchange	12 09
Insurance department examination	167 20
Surety bonds	40 00
(*Total expense of management* $3,464.19)	
Total Disbursements	**$22,714 19**
Balance	**$51,530 00**

LEDGER ASSETS

Mortgage loans	$14,400 00
Cash in bank	36,750 00
Loans to members	380 00
Total	**$51,530 00**

DEDUCT ASSETS NOT ADMITTED

Loans to members	$380 00
Total Admitted Assets	**$51,150 00**

LIABILITIES

Reserve or emergency fund	$6,000 00
Policy claims reported	7,000 00
General fund	16,675 07
Casualty fund	3,346 15
Total Liabilities	**$33,021 22**
Surplus	**$18,128 78**

EXHIBIT OF POLICIES OR CERTIFICATES

	Number	Amount
In force December 31, 1908	1,949	$1,663,000
Written	142	104,000
Totals	2,091	$1,767,000
Terminated or decreased	151	111,000
In force December 31, 1909	1,940	$1,656,000
Incurred	30	$27,000
Paid	22	18,500
Scaled down and compromised	.....	1,500
Unpaid December 31, 1909	8	7,000

THE TELEGRAPHERS' MUTUAL BENEFIT ASSOCIATION

No. 195 BROADWAY, NEW YORK

[Commenced business October 22, 1867.]

BELVIDERE BROOKS, President — M. J. O'LEARY, Secretary

Attorney for service of process in the State of New York, GEORGE H. FEARONS, No. 195 Broadway, New York

INCOME

Membership fees	$560 00	
Assessments	82,706 18	
Total paid by members		$83,266 18
Interest		14,300 73
Bequests		5,250 00
Total Income		**$102,816 91**
Ledger Assets December 31, 1908		**305,593 46**
Total		**$408,410 37**

DISBURSEMENTS

Losses	$78,397 00
Advance payments returned	17 00
(*Total paid to members* $78,414)	
Commissions and fees to agents	466 00
Salaries and other compensation of office employees	3,408 50
Medical examiners' salaries and fees	238 00
Rent	41 00
Furniture	101 93
Advertising and printing	967 83
Traveling expenses	364 03
Postage, express, telegraph and telephone	1,104 07
Surety bonds	16 00
Interest on bonds purchased	15 75
(*Total expense of management* $6,726.11)	
Total Disbursements	**$85,140 11**
Balance	**$323,270 26**

LEDGER ASSETS

Mortgage loans	$73,200 00
Book value of bonds owned	232,213 64
Cash in bank	17,856 62
Total	**$323,270 26**

NON-LEDGER ASSETS

Interest accrued	$1,855 00
Assessments called but not more than thirty days overdue	11,534 25
Gross Assets	**$336,659 51**

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value	1,203 64
Total Admitted Assets	**$335,455 87**

LIABILITIES

Reserve or emergency fund		$5,544 69
Policy claims:		
Adjusted, not due	$21,500 00	
Unadjusted	4,000 00	
Total		25,500 00
Advance assessments		845 71
Total Liabilities		**$31,890 40**
Surplus		**$303,565 47**

EXHIBIT OF POLICIES OR CERTIFICATES

	Number	Amount
In force December 31, 1908	5,329	$4,971,000
Written	300	253,000
Totals	5,629	$5,224 000
Terminated or decreased	223	202,500
In force December 31, 1909	5,406	$5,021,500
Policy claims unpaid December 31, 1908	18	$16,500
Incurred	97	87,397
Totals	115	$103,897
Paid	87	78,397
Unpaid December 31, 1909	28	$25,500

SCHEDULE OF BONDS OWNED

	Book value	Par value	Co & dep't market value
North Western Tel Co 1st mtg 1934 4½s	$10,000	$10,000	$9,900
Ocean Steamship Co 1st mtg 1920 5s	5,000	5,000	5,150
Long Island R R Co 2d mtg 1918 7s	9,053	7,000	8,260
Binghamton Street Ry 1st mtg 1910 6s	5,000	5,000	5,000
Cumberland Tel & Tel Co 1st mtg 1918 5s	9,563	10,000	10,400
Gamewell Fire Alarm Tel Co 1st mtg 1917 6s	5,118	5,000	5,000
Mo Pac R R Co col trust mtg 1920 5s	4,990	5,000	5,100
Holmes Elec Protective Co deb mtg 1918 6s	4,000	4,000	4,000
Kan Cy & Pac R R Co 1st mtg 1990 4s	7,738	10,000	9,200
Mo Pac R R Co col mtg 1917 5s	5,206	5,000	5,050
Southern Pac R R Co col mtg 1949 4s	9,112	10,000	9,200
American Tel & Tel Co col mtg 1929 4s	9,878	10,000	9,300

	Book value	Par value	Co & dep't market value
Union Elec L & P Co St Louis 1st mtg 1932 5s	$4,999	$5,000	$5,100
Southern Ry Co cons 1st mtg 1994 5s.	11,163	10,000	11,200
Seattle Lighting Co 1st mtg 1944 5s..	5,092	5,000	5,150
Western Maryland R R Co 1st mtg 1952 4s	8,881	10,000	8,600
United Elec Light & Power Co Balto 1st mtg 1929 4½s	4,885	5,000	4,650
Bellingham Bay & B C R R Co 1st mtg 1932 5s	5,264	5,000	4,850
Syracuse Gas Co 1st mtg 1946 5s	5,295	5,000	5,150
West Penn R R Co 1st mtg 1931 5s..	5,017	5,000	4,950
Milwaukee Gas Light Co 1st mtg 1927 4s	4,664	5,000	4,600
United Rys of St Louis Co 1st mtg 1934 4s	4,400	5,000	4,100
Pittsburg McKeesport etc R R Co 1st mtg 1931 5s	5,187	5,000	5,150
Trenton Gas & Elec Co 1st mtg 1949 5s	5,527	5,000	5,250
Locomotive & Machine Co Montreal 1st mtg 1924 4s	4,594	5,000	4,400
Potomac Elec Power Co con 1st mtg 1936 5s	5,038	5,000	5,100
Hamilton Cataract Power Light and Traction Co 1st mtg 1943 5s	5,191	5,000	5,000
Grand Rapids & Muskegon Power Co 1st mtg 1931 5s	4,911	5,000	5,000
Fonda Johnstown & Gloversville R R Co 1st mtg 1952 4½s	4,560	5,000	4,350
Norfolk & Southern R R Co 1st mtg 1954 5s	4,683	5,000	4,700
Am Agri Chemical Co 1st mtg 1928 5s	4,719	5,000	5,100
Vermont Power & Lighting Co 1st mtg 1927 5s	4,910	5,000	4,800
Atlantic City Elec Co 1st mtg 1938 5s	4,659	5,000	4,900
Jackson Cons Traction Co 1st mtg 1934 5s	4,989	5,000	4,650
Scotia Valley Traction Co 1st mtg 1923 5s	5,104	5,000	4,950
Utah Light & Pwr Co 1st mtg 1930 4s	4,081	5,000	4,050
Portsmouth B & Suffolk Water Co 1st mtg 1944 5s	5,050	5,000	5,000
San Diego Con Gas & Elec Co 1st mtg 1939 5s	4,953	5,000	4,900
N Y Tel Co 1st mtg 1939 4½s	9,737	10,000	9,800
Totals	$232,214	$236,000	$231,010

THE WORKINGMAN'S CO-OPERATIVE ASSOCIATION OF THE UNITED INSURANCE LEAGUE OF NEW YORK

No. 53 PARK ROW, NEW YORK

[Commenced business September 6, 1886.]

FRED MARQUARD, President — H. B. SALISBURY, Secretary

Attorney for service of process in the State of New York, H. B. SALISBURY, No. 120 Broadway, New York

INCOME

Annual dues	$45 00	
Assessments	28,781 67	
Total paid by members		**$28,826 67**
Interest		639 32
Rent		45 00
From all other sources		98 57
Total Income		**$29,609 56**
Ledger Assets December 31, 1908		**19,302 52**
Total		**$48,912 08**

DISBURSEMENTS

Losses	$9,360 00
Sick benefits	2,070 00
Canceled policies	260 40
(*Total paid to members* .....$11,690.40)	
Commissions and fees to agents	478 80
Commissions for collecting assessments	5,588 84
Salaries and other compensation of officers	5,260 00
Salaries and other compensation of office employees	1,400 00
Medical examiners' salaries and fees	317 00
Rent	900 00
Furniture	101 00
Legal and office expenses	199 25
Advertising and printing	162 07
All other disbursements	43 70
(*Total expense of management* .....$14,450.66)	
Total Disbursements	**$26,141 06**
Balance	**$22,771 02**

LEDGER ASSETS

Book value of bonds owned	$9,895 00
Cash in office and in bank	12,876 02
Total	**$22,771 02**

NON-LEDGER ASSETS

Amortized value of bonds over book value	4 36
Total Assets	**$22,775 38**

LIABILITIES

Reserve or emergency fund	$1,200 62
Advance assessments	152 67
Securities of agents	525 00
Total Liabilities	**$1,878 29**
Surplus	**$20,897 09**

EXHIBIT OF POLICIES OR CERTIFICATES

	Number	Amount
In force December 31, 1908	5,504	$492,856
Written	1,607	122,061
Totals	7,111	$614,917
Terminated or decreased	1,427	113,356
In force December 31, 1909	5,684	$501,561
Incurred and paid during 1909	77	$9,360

SCHEDULE OF BONDS OWNED

	Book value	Par value	Co & dep't market value
Corporate stock of the city of New York 1957 4s	$9,895	$10,000	$10,000

Fraternal Beneficiary Orders or Associations

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF FRATERNAL BENEFICIARY ORDERS OR ASSOCIATIONS, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1909.

INDEPENDENT ORDER AHAWAS ISRAEL

No. 190 BOWERY, NEW YORK

[Commenced business July 5, 1890.]

LOUIS MORRIS, President LEOPOLD HERMAN, Secretary

Attorney for service of process in the State of New York, LEOPOLD HERMAN, No. 190 Bowery, New York

INCOME

	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax	All other dues and assessments
Mortuary	$5,041 40	$81,393 73	.....	.....
Reserve	166 20	.....	.....	$1,489 80
Donation	.....	.....	.....	407 04
Expense	332 40	.....	$12,876 25	.....
Totals	$5,540 00	$81,393 73	$12,876 25	$1,896 84

Total paid by members	$101,706 82
Interest	706 27
Sale of cemetery	75 00
Borrowed money	3,843 48
Total Income	**$106,331 57**
Ledger Assets December 31, 1908	**17,505 93**
Total	**$123,837 50**

DISBURSEMENTS

Losses and claims:	
Death	$84,860 69
Commissions and fees to deputies or organizers	2,635 28
Salaries of officers and trustees	1,218 32
Salaries and other compensation of committees	397 01
Compensation of office employees	200 00
Medical examiners' fees and salaries	504 00
Traveling and other expenses of officers, trustees and committees	1,331 64
Insurance department fees	84 00
Rents	775 08
Advertising, printing and stationery	1,443 66
Postage, express, telegraph and telephone	387 71
Legal expenses	376 12
Furniture and fixtures	63 62
Donations	1,067 04
Installation of officers	1,069 99
Borrowed money repaid	1,800 00
All other disbursements	1,366 14
Total Disbursements	**$99,580 30**
Balance	**$24,257 20**

LEDGER ASSETS

Deposited in trust companies and banks *on interest*	$21,837 65
Cash in association's office, $1,286.45; in banks *not on interest*, $1,133.10	2,419 55
Total	**$24,257 20**

NON-LEDGER ASSETS

Assessments actually collected by subordinate lodges not yet received by Supreme Lodge	29,179 25
Endowment paid, assessment not collected	350 00
Capita tax collected not received by Supreme body	923 65
Reserve fund	416 40
Assessment issued not collected	7,020 24
Gross Assets	**$62,146 74**

DEDUCT ASSETS NOT ADMITTED

Assessment issued not collected	$7,020 24	
Reserve fund	416 40	
Endowment paid, assessment not collected	350 00	
Total		7,786 64
Total Admitted Assets		**$54,360 10**

LIABILITIES

Policy or certificate claims:		
Due and unpaid	$3,876 21	
Adjusted, not yet due	21,456 85	
Resisted	2,500 00	
Reported, not yet adjusted	10,000 00	
Total		$37,833 06
Salaries and miscellaneous accounts		833 32
Borrowed money		3,843 48
Total Liabilities		**$42,509 86**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Totals
Balance on hand December 31, 1908	$352 45	$16,552 23	$601 25	$17,505 93
Receipts per *Income Exhibit*, viz.:				
First year's assessments and premiums	5,041 40	166 20	332 40	5,540 00
Subsequent years' assessments and premiums	81,393 73	.....	.....	81,393 73
Dues and per capita tax	.....	.....	12,876 25	12,876 25
All other dues and assessments	.....	1,489 80	407 04	1,896 84
Interest and rents	.....	706 27	.....	706 27
From all other sources	.....	.....	3,918 48	3,918 48
Totals	$86,787 58	$18,914 50	$18,135 42	$123,837 50
Increase by transfers	.....	2,923 15	.....	.....
Decrease by transfers	.....	.....	2,923 15	.....
Balance after transfers	$86,787 58	$21,837 65	$15,212 27	$123,837 50
Disbursements during year	84,860 69	.....	14,719 61	99,580 30
Balance on hand December 31, 1909	$1,926 89	$21,837 65	$492 66	$24,257 20

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	18,196	$9,098,000	14,658	$7,329,000
Benefit certificates written in 1909	3,324	1,662,000	2,029	1,014,500
Totals	21,520	$10,760,000	16,687	$8,343,500
Deduct terminated or decreased in 1909	2,216	1,108,000	1,300	650,000
Total benefit certificates in force December 31, 1909	19,304	$9,652,000	15,387	$7,693,500
Benefit certificates terminated by death in 1909	173	86,500	132	66,000
Benefit certificates terminated by lapse in 1909	2,043	1,021,500	1,168	584,000

Received in 1909 from members in New York. Mortuary, $71,935.12; Reserve, $1,004.10; Expense, $9,514.50; Total, $82,453.72.

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	78	$39,000	54	$27,000
Claims (face value) incurred in 1909	173	86,500	132	66,000
Totals	251	$125,500	186	$93,000
Claims paid in 1909	172	84,861	131	64,861
Balance	79	$40,639	55	$28,139
Saved by compromising or scaling down claims in 1909	.....	2,806	.....	639
Claims unpaid December 31, 1909	79	$37,833	55	$27,500

THE SUPREME COUNCIL OF THE AMERICAN KNIGHTS OF PROTECTION

LINDENHURST, SUFFOLK COUNTY, N. Y.

[Commenced business January 1, 1885.]

A. G. SULLIVAN, President CHARLES HIRSCH, JR., Secretary

Attorney for service of process in the State of New York, JOSHUA P. JERVIS, Copaigue, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums
Mortuary	$46 66	$752 00
Total Income		**$798 66**
Ledger Assets December 31, 1908		**166 85**
Total		**$965 51**

DISBURSEMENTS

Losses and claims	$769 00
Traveling and other expenses of officers, trustees and committees	10 00
Advertising, printing and stationery	13 81
Postage, express, telegraph and telephone	20
Expense of supreme lodge meeting	20 00
Total Disbursements	**$813 01**
Balance	**$152 50**

LEDGER ASSETS

Cash in association's office, $123.70; in banks not on interest $28.80	$152 50

LIABILITIES

Advance assessments	$119 00

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Totals
Balance on hand December 31, 1908	$136 00	$28 80	$2 05	$166 85
Receipts per *Income Exhibit*, viz.:				
Membership fees	.....	.....	46 66	46 66
Subsequent years' assessment and premiums	752 00	.....	.....	752 00
Totals	$888 00	$28 80	$48 71	$965 51
Disbursements during year	769 00	.....	44 01	813 01
Balance on hand December 31, 1909	$119 00	$28 80	$4 70	$152 50

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1908	136	.....
Deduct terminated or decreased in 1909	17	.....
Total benefit certificates in force December 31, 1909	119	.....
Benefit certificates terminated by death in 1909	6	.....
Benefit certificates terminated by lapse in 1909	11	.....

Received in 1909 from members in New York:

Mortuary	$752 00
Expense	46 66
Total	$798 66

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims (face value) incurred in 1909	6	$769 00

THE MOST EXCELLENT ASSEMBLY OF THE ARTISANS' ORDER OF MUTUAL PROTECTION

ODD FELLOWS' TEMPLE, PHILADELPHIA, PA.

[Commenced business November 4, 1873.]

EDWIN N. MAYOR, President WILLIAM PATTON, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	Membership fees actually received	Dues and assessments
Mortuary	.....	$154,667 34
Expense	$804 00	.....
Totals	$804 00	$154,667 34

Total paid by members	$155,471 34
Interest	18,383 45
Sale of lodge supplies	1,227 57
Surety bonds	235 83
Per capita tax paid by lodges	11,059 75
From all other sources	23 52
Total Income	**$186,401 46**
Ledger Assets December 31, 1908	**367,604 97**
Total	**$554,006 43**

DISBURSEMENTS

Losses and claims:	
Death	$125,500 00
Commissions and fees to deputies or organizers	887 50
Salaries of managers and agents	2,650 00
Salaries of office employees	2,333 22
Medical examiners' fees and salaries	541 08
Traveling and other expenses of officers, trustees and committees	1,087 04
Insurance department fees	5 00
Rents	607 50
Advertising, printing and stationery	668 70
Postage, express, telegraph and telephone	570 47
Lodge supplies	669 39
Official publication	401 38
Expense of supreme lodge meeting	32 50
Legal expenses	343 80
Furniture and fixtures	85 70
Instituting new assemblies	316 03
Bonding officers	288 33
All other disbursements	314 61
Total Disbursements	**$137,302 25**
Balance	**$416,704 18**

LEDGER ASSETS

Mortgage loans	$346,800 00
Deposited in trust companies and banks *on interest*	63,563 38
Deposited in banks *not on interest*	6,340 80
Total	**$416,704 18**

NON-LEDGER ASSETS

Interest due and accrued	4,538 38
Total Assets	**$421,242 56**

LIABILITIES

Policy or certificate claims:	
Resisted	$2,000 00
Reported, not yet adjusted	5,000 00
Total Liabilities	**$7,000 00**

EXHIBIT OF FUNDS

	Mortuary	Expense	Totals
Balance on hand December 31, 1908	$367,365 68	$239 29	$367,604 97
Receipts per *Income Exhibit*, viz.:			
Subsequent years' assessments and premiums	.....	11,059 75	11,059 75
Dues and assessments	154,667 34	.....	154,667 34
Interest and rents	18,369 98	.....	18,369 98
From all other sources	7 82	2,296 57	2,304 39
Totals	$540,410 82	$13,595 61	$554,006 43
Disbursements during year	125,500 00	11,802 25	137,302 25
Balance on hand December 31, 1909	$414,910 82	$1,793 36	$416,704 18

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	10,959	$12,599,000	212	$250,000
Benefit certificates written in 1909	940	1,041,000	19	22,000
Benefit certificates increased in 1909	.....	16,000	.....	.....
Totals	11,899	$13,656,000	231	$272,000
Deduct terminated or decreased in 1909	514	561,000	13	15,000
Total benefit certificates in force December 31, 1909	11,385	$13,095,000	218	$257,000
Benefit certificates terminated by death in 1909	101	120,000	3	3,000
Benefit certificates terminated by lapse in 1909	409	435,000	10	12,000
Benefit certificates terminated by resignation in 1909	4	4,000	.....	.....
Benefit certificates decreased in 1909	.....	2,000	.....	.....

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	9	$13,000	1	$1,000
Claims (face value) incurred in 1909	101	120,000	3	3,000
Totals	110	$133,000	4	$4,000
Claims paid in 1909	104	125,500	4	4,000
Balance	6	$7,500	.....	.....
Saved by compromising or scaling down claims in 1909	.....	500	.....	.....
Claims unpaid December 31, 1909	6	$7,000	.....	.....

THE ASSURANCE LEAGUE OF AMERICA

No. 100 WILLIAM STREET, NEW YORK

[Commenced business June, 1877.]

GEORGE W. STREET, President FRANK A. MARSELLUS, Secretary

Attorney for service of process in the State of New York, ABEL CROOK, No. 95 Nassau street, New York

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax
Mortuary	.....	$2,125 22	$181,141 33	.....
Expenses	$56 00	357 81	20,144 68	$5,729 00
Totals	$56 00	$2,483 03	$201,286 01	$5,729 00

Total paid by members	$209,554 04
Interest	11,558 71
Profit on sale or maturity of ledger assets	663 12
Collection	9 32
Total Income	**$221,785 19**
Ledger Assets December 31, 1908	**303,658 90**
Total	**$525,444 09**

DISBURSEMENTS

Losses and claims:	
Death	$220,781 61
Commissions and fees to deputies or organizers	852 83
Salaries of deputies and organizers	744 51
Salaries of officers and trustees	6,143 31
Salaries of office employees	2,548 68
Medical examiners' fees and salaries	354 00
Traveling and other expenses of officers, trustees and committees	1,009 04
Collection and remittance of assessments and dues	5 85
Insurance department fees	50 00
Rents	909 97
Advertising, printing and stationery	1,113 01
Postage, express, telegraph and telephone	621 68
Lodge supplies	243 45
Expense of Supreme Lodge meeting	23 00
Legal expenses	521 40
Furniture and fixtures	262 79
Amortization of bonds	137 53
Actuary fees, $500, auditor's fee, $162.50	662 50
Advance payments applied	1,493 82
All other disbursements	414 99
Total Disbursements	**$238,988 97**
Balance	**$286,455 12**

LEDGER ASSETS

Mortgage loans	$11,500 00
Book value of bonds	248,077 56
Deposited in trust companies and banks *on interest*	26,475 32
Cash in association's office	65 77
Organizers' balances	336 47
Total	**$286,455 12**

NON-LEDGER ASSETS

Interest accrued	3,406 27
Gross Assets	**$289,861 39**

DEDUCT ASSETS NOT ADMITTED

Organizers' balances, not secured by bonds	336 47
Total Admitted Assets	**$289,524 92**

LIABILITIES

Policy or certificate claims:		
Adjusted, not yet due	$39,000 00	
Reported, not yet adjusted	22,218 39	
Total		$61,218 39
Advance assessments		20 57
Reserve on level premium certificates		1,703 19
Total Liabilities		**$62,942 15**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Advance payments	Expense	Totals
Balance on hand December 31, 1908	$290,932 01	$471 87	$1,644 22	$10,610 80	$303,658 90
Receipts per *Income Exhibit*, viz.:					
Membership fees	.....	.....	.....	56 00	56 00
First years' assessments and premiums	2,125 22	.....	.....	357 81	2,483 03
Subsequent years' assessments and premiums	181,141 33	.....	.....	20,144 68	201,286 01
Dues and per capita tax	.....	.....	.....	5,729 00	5,729 00
Interest and rents	11,003 14	.....	.....	555 57	11,558 71
From all other sources	663 12	.....	.....	9 32	672 44
Totals	$485,864 82	$471 87	$1,644 22	$37,463 18	$525,444 09
Increase by transfers	.....	1,231 32	.....	124 83	1,356 15
Balance	$485,864 82	$1,703 19	$1,644 22	$37,588 01	$526,800 24
Decrease by transfers	1,231 32	.....	124 83	.....	1,356 15
Balance after transfers	$484,633 50	$1,703 19	$1,519 39	$37,588 01	$525,444 09
Disbursements during year	220,919 14	.....	1,498 82	16,571 01	238,988 97
Balance on hand December 31, 1909	$263,714 36	$1,703 19	$20 57	$21,017 00	$286,455 12

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	1,530	$6,614,250	593	$2,506,000
Benefit certificates written in 1909	146	196,500	36	102,750
Totals	1,676	$6,810,750	629	$2,608,750
Deduct terminated or decreased in 1909	197	525,750	80	259,500
Total benefit certificates in force December 31, 1909	1,479	$6,285,000	549	$2,349,250
Benefit certificates terminated by death in 1909	52	235,500	21	91,000
Benefit certificates terminated by lapse in 1909	145	290,250	59	168,500

Received in 1909 from members in New York:

Mortuary	$68,946 98
Expense	9,856 02
Total	$78,803 00

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	10	$46,500	5	$25,000
Claims (face value) incurred in 1909	52	235,500	21	91,000
Totals	62	$282,000	26	$116,000
Claims paid in 1909	48	220,782	21	93,015
Claims unpaid December 31, 1909	14	$61,218	5	$22,985

SCHEDULE OF BONDS OWNED

	Book value	Par value	Co & dep't market value
Brooklyn N Y gold cons stock 1936 3½s	$8,167	$8,000	$7,440
Brooklyn N Y sewer 1918 3½s	37,503	37,000	35,890
New York N Y corp stock 1921 3½s	10,519	10,000	9,500
New York N Y gold corp stk 1941 3½s	21,713	20,000	18,200
New York city dock 1915 3½s	5,273	5,000	4,900
New York co gold cons corp stock 1921 3 3/10s	15,500	15,500	14,570
Atch Topeka & Santa Fee R R 1995 4s	9,840	10,000	10,000
Baltimore & Ohio R R 1948 4s	14,802	15,000	14,850
Cleve Cin Chic & St L R R 1990 4s	5,166	5,000	4,700
Denver & Rio Grande R R 1936 4s	5,126	5,000	4,750
Illinois Central R R 1951 3s	9,168	10,000	7,900
Kansas City Ft Scott & Memphis R R 1936 4s	9,229	10,000	8,300
Long Island R R 1938 4s	5,211	5,000	4,850

	Book value	Par value	Co & dep't market value
Minneapolis & St Louis R R 1949 4s..	$9,891	$10,000	$8,300
Missouri Kans & E R R 1942 5s.....	4,616	5,000	5,500
Missouri Kans & Texas R R 1990 4s..	4,318	5,000	4,950
N Y C & H R R R 1997 3½s.....	17,156	18,000	16,380
N Y Chicago & St L R R 1937 4s....	5,331	5,000	5,000
Norfolk & Western R R 1996 4s.....	9,816	10,000	9,800
Northern Pacific R R 1997 4s.....	10,085	10,000	10,300
Reading R R 1997 4s.....	9,890	10,000	10,000
St Louis & So Western 1989 4s.....	5,006	5,000	4,650
Union Pacific 1947 4s.....	5,080	5,000	5,100
U S Steel corp S F 1963 5s.....	9,669	10,000	10,500
Totals.....	$248,077	$248,500	$236,330

DISTRICT GRAND LODGE NO. 1, INDEPENDENT ORDER BENAI BERITH

No. 1161 MADISON AVENUE, NEW YORK

[Commenced business April 27, 1878.]

HARRY CUTLER, President SAMUEL BERLINER, Secretary

Attorney for service of process in the State of New York, SIMON M. ROEDER, No. 119 Nassau street, New York

INCOME

	Dues and per capita tax
Mortuary	$47,507 00
District grand lodge	4,004 39
General fund	8,497 23
Total paid by members	$60,008 62
Interest	19,412 22
Rents	1,495 00
Sale of lodge supplies	13 25
Donations	2,531 65
Bequests	4,188 49
From all other sources	950 83
Total Income	**$88,600 06**
Ledger Assets December 31, 1908	**572,314 10**
Total	**$660,914 16**

DISBURSEMENTS

Losses and claims:	
Death	$85,449 50
Salaries and other compensation of officers and trustees	3,666 65
Salaries of office employees	624 00
Traveling and other expenses of officers, trustees and committees	1,112 64
Rents	1,200 00
Advertising, printing and stationery	769 07
Postage, express, telegraph and telephone	537 96
Lodge supplies	39 00
Expense of Supreme Lodge meeting	167 36
Legal expenses	44 92
Taxes, repairs and other expenses on real estate	1,491 93
Maintenance of Yonkers home for aged and infirm	17,895 43
Grand Lodge dues	3,398 00
Refunds to lodges for overpayments	19 58
All other disbursements	1,147 99
Total Disbursements	**$117,564 03**
Balance	**$543,350 13**

LEDGER ASSETS

Book value of real estate	$176,218 07
Mortgage loans	343,000 00

Deposited in trust companies and banks *on interest*	$23,932 06
Cash in association's office	200 00
Total	**$543,350 13**

NON-LEDGER ASSETS

Interest accrued	2,837 13
Rents due	85 00
Dues and assessments due from lodges not received by Supreme Lodge	9,407 60
Total Assets	**$555,679 86**

LIABILITIES

Policy or certificate claims:	
Due and unpaid	$1,620 72
Reported, not yet adjusted	3,600 00
Total Liabilities	**$5,220 72**

EXHIBIT OF FUNDS

	Endowment fund	District grand lodge	General fund	Home reserve fund	Home patrons' fund	Home maintenance	Totals
Balance on hand December 31, 1908	$373,989 74	$4,456 83	$159,329 56	$30,396 49	$3,043 13	$1,098 35	$572,314 10
Dues and per capita tax	47,507 00	4,004 39	8,497 23	.....	.....	.....	60,008 62
Interest and rents	18,678 09	378 94	1,723 78	.....	96 82	29 59	20,907 22
Sale of Lodge supplies	.....	13 25	.....	.....	.....	.....	13 25
From all other sources	.....	749 93	30 00	4,188 49	1,159 00	1,543 55	7,670 97
Totals	$440,174 83	$9,603 34	$169,580 57	$34,584 98	$4,298 95	$2,671 49	$660,914 16
Increase by transfers	.....	.....	.....	.....	.....	1,200 00	1,200 00
Balance	$440,174 83	$9,603 34	$169,580 57	$34,584 98	$4,298 95	$3,871 49	$662,114 16
Decrease by transfers	.....	.....	.....	.....	1,200 00	.....	1,200 00
Balance after transfers	$440,174 83	$9,603 34	$169,580 57	$34,584 98	$3,098 95	$3,871 49	$660,914 16
Disbursements during year	89,914 64	7,990 18	16,017 10	.....	46 68	3,595 43	117,564 03
Balance on hand December 31, 1909	$350,260 19	$1,613 16	$153,563 47	$34,584 98	$3,052 27	$276 06	$543,350 13

EXHIBIT OF MEMBERSHIP

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	1,791	$1,099,200	1,624	$996,100
Deduct terminated or decreased in 1909	140	89,800	122	78,300
Total benefit certificates in force December 31, 1909	1,651	$1,009,400	1,502	$917,800
Benefit certificates terminated by death in 1909	133	85,500	116	74,300
Benefit certificates terminated by lapse in 1909	6	3,700	5	3,400
Benefit certificates terminated by withdrawal in 1909	1	600	1	600
Benefit certificates decreased in 1909	.....	89,800	.....	78,300

Received in 1909 from members in New York:	
Mortuary	$43,170 00

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	20	$6,115 72	16	$5,418 00
Claims (face value) incurred in 1909	134	85,460 00	117	72,825 00
Totals	154	$91,575 72	133	$78,243 00
Claims paid in 1909	136	85,462 50	120	74,912 50
Balance	18	$6,113 22	13	$3,330 50
Saved by compromising or scaling down claims in 1909	.....	892 50	.....	592 50
Claims unpaid December 31, 1909	18	$5,220 72	13	$2,738 00

THE SUPREME TRIBE OF BEN HUR

CRAWFORDSVILLE, INDIANA

[Commenced business January 16, 1894.]

R. H. GERARD, President JOHN C. SNYDER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax	Medical examiners' fees
Mortuary	.....	$63,564 29	$924,820 91	.....	.....
Emergency	.....	.....	108,046 60	.....	.....
Expense	$1,528 25	64,781 99	54,749 39	$138,542 09	$112 00
Totals	$1,528 25	$128,346 28	$1,087,616 90	$138,542 09	$112 00

Total paid by members		$1,356,145 52
Interest		43,408 32
Rents		800 00
Sale of lodge supplies		5,596 80
Advertising		740 21
From all other sources		190 26
Total Income		**$1,409,881 11**
Ledger Assets December 31, 1908		**1,257,183 46**
Total		**$2,667,064 57**

DISBURSEMENTS

Losses and claims:		
Death	$908,580 89	
Permanent disability	4,725 00	
Total benefits paid		$913,305 89
Commissions and fees to deputies or organizers		111,024 14
Salaries of deputies and organizers		10,595 75
Salaries of managers and agents		4,200 00
Salaries of officers and trustees		18,900 00
Salaries and other compensation of committees		6,898 71
Salaries of office employees		28,417 50
Medical examiners' fees and salaries		9,100 00
Traveling and other expenses of officers, trustees and committees		12,235 54
Insurance department fees		1,046 15
Rents		800 00
Advertising, printing and stationery		10,296 86
Postage, express, telegraph and telephone		5,316 33
Lodge supplies		10,613 36
Official publication		14,322 77
Legal expenses		5,326 03
Furniture and fixtures		2,249 46

Taxes, repairs and other expenses on real estate	$327 66
Fraternal congress	600 80
Fuel, light, etc.	781 34
Fire insurance and indemnity bonds	734 76
All other disbursements	1,994 85
Total Disbursements	**$1,169,087 90**
Balance	**$1,497,976 67**

LEDGER ASSETS

Book value of real estate	$15,971 15
Mortgage loans	210,325 00
Book value of bonds	1,020,999 54
Deposited in trust companies and banks *on interest*	38,000 00
Cash in association's office $50; in banks *not on interest*, $212,630.98	212,680 98
Total	**$1,497,976 67**

NON-LEDGER ASSETS

Interest accrued	10,863 30
Market value of real estate over book value	4,028 85
Market value of bonds over book value	7,082 85
Assessments actually collected by subordinate lodges not yet received by supreme lodge	11,056 61
Total Assets	**$1,531,008 28**

LIABILITIES

Policy or certificate claims:		
Resisted	$3,900	
Reported, not yet adjusted	109,668	
Total		$113,568 00
Salaries and miscellaneous accounts		5,620 05
Taxes due or accrued		141 38
Total Liabilities		**$119,329 43**

EXHIBIT OF FUNDS

	Mortuary	Emergency	Expense	Totals
Balance on hand December 31, 1908	$267,989 87	$906,555 44	$82,638 15	$1,257,183 46
Receipts per *Income Exhibit*, viz.:				
Membership fees	.....	.....	1,528 25	1,528 25
First year's assessments and premiums	63,564 29	.....	64,781 99	128,346 28
Subsequent years' assessments and premiums	924,820 91	108,046 60	54,749 39	1,087,616 90
Dues and per capita tax	.....	.....	138,542 09	138,542 09
Medical examiners' fees	.....	.....	112 00	112 00
Interest and rents	8,273 08	37,549 10	1,386 14	47,208 32
Sale of Lodge supplies	.....	.....	5,596 80	5,596 80
From all other sources	.....	.....	930 47	930 47
Totals	$1,264,648 15	$1,052,151 14	$350,265 28	$2,667,064 57
Disbursements during year	913,305 89	.....	255,782 01	1,169,087 90
Balance on hand December 31, 1909	$351,342 26	,1,052,151 14	$94,483 27	$1,497,976 67

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31 1908	100,814	$125,855,450	3,953	$4,875,750
Benefit certificates written in 1909	18,563	17,564,000	1,350	1,073,500
Totals	119,377	$143,419,450	5,303	$5,949,250
Deduct terminated or decreased in 1909	13,161	14,176,450	725	656,800
Total benefit certificates in force December 31, 1909	106,216	$129,243,000	4,578	$5,292,450
Benefit certificates terminated by death in 1909	814	980,400	48	59,150
Benefit certificates terminated by lapse in 1909	12,347	13,196,050	677	597,650

Received in 1909 from members in New York:	
Mortuary	$38,666 57
Emergency	4,135 55
Expense	5,221 32
Total	$48,023 44

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	74	$88,500	2	$1,500
Claims (face value) incurred in 1909	814	980,400	48	59,150
Totals	888	$1,068,900	50	$60,650
Claims paid in 1909	796	908,581	41	49,376
Balance	92	$160,319	9	$11,274
Saved by compromising or scaling down claims in 1909	.....	44,719	.....	1,724
Claims unpaid December 31, 1909	92	$115,600	9	$9,550

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	2	$575	1	$375
Claims incurred in 1909	14	5,475	.....	.....
Totals	16	$6,050	1	$375
Claims paid in 1909	13	4,725	1	100
Balance	3	$1,325	.....	$275
Saved by compromising or scaling down claims in 1909	.....	275	.....	275
Claims unpaid December 31, 1909	3	$1,050	.....	.....

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Town of Wolcott Ind 1910–20 4s	$5,000	$5,000	$5,000	$5,000
City of Norfolk Neb 1919 4½s	4,000	4,000	4,080	4,080
City of Warsaw Ind school 1910–14 4s	12,000	12,000	12,000	12,000
City of Marion Ind water works 1910–12 4s	15,000	15,000	15,000	15,000
Town of Geneva Ind school 1910–18 4½s	4,500	4,500	4,590	4,590
Town of Noblesville Ind school 1920 4s	4,000	4,000	4,000	4,000
City of Covington Ind fndg 1910–13 5s	3,000	3,000	3,038	3,050
Cook co Ill court house 1910–20 4s	55,000	55,000	55,555	55,400
Jefferson co Ind fndg 1910–20 4s	9,900	9,900	9,900	9,900
Hendricks co Ind gravel road 1918–26 4½s	6,936	6,936	6,620	6,620
St Anne Ill school 1910–20 5s	8,480	8,480	8,700	8,682
Lake co Ind gravel roads 1915–19 4½s	9,724	9,724	9,433	9,440
Hamilton co Ind schools 1911 4½s	5,000	5,000	5,000	5,000
City of Crawfordsville Ind school 1912 4s	1,000	1,000	1,000	1,000
Shelby co Ind gravel road 1912–15 4½s	7,700	7,700	7,565	7,562
Lake co Ind gravel road 1914–18 4½s	7,000	7,000	6,818	6,811
Gibson co Ind gravel road 1914–18 4½s	19,064	19,064	18,568	18,578
Porter co Ind gravel road 1910–15 4½s	15,385	15,385	15,185	15,152
Randolph co Ind gravel road 1910–17 4½s	10,348	10,348	10,167	10,182
Jasper co Ind gravel road 1915 4½s	10,000	10,000	9,800	9,800
Randolph co Ind gravel road 1910–17 4½s	8,079	8,079	7,938	7,944
Gibson co Ind gravel road 1918–21 4½s	15,372	15,372	14,775	14,646
Newton co Ind fndg 1914–22 4s	6,000	6,000	6,000	6,000
Elkhart co Ind court house 1916–19 4s	11,162	11,000	11,385	11,420
Ft Wayne Ind school 1914–16 4s	9,000	9,000	9,090	9,090
Warren co Ind court house 1911–15 4s	20,000	20,000	20,200	20,060
City of Chicago Ill water works 1912 5s	14,000	14,000	14,420	14,420
City of Anderson Ind 1913 4s	5,000	5,000	5,050	5,050
City of Kendallville Ind rfdg 1913–18 4½s	11,000	11,000	11,422	11,440
DeKalb co Ind poor asylum 1910–11 5s	15,000	15,000	15,075	15,075
Indianapolis Ind water works 1926 5s	10,000	10,000	10,000	10,000
City of Owasso Mich rfdg 1924–27 5s	10,000	10,000	10,800	10,850
Clinton co Ind school 1910–13 4½s	11,000	11,000	11,000	11,000
City of Cheboygan Mich rfdg 1927 5s	15,330	15,000	15,900	15,900
City of Gladstone Mich 1927 5s	15,095	15,000	15,900	15,900
Daviess co Ind gravel road 1911–18 4½s	26,484	26,752	26,185	26,184
White co Ind macadam road 1912–15 4½s	13,481	13,810	13,568	13,576
LaPorte co Ind gravel road 1910–13 4½s	4,671	4,735	4,688	4,688
Miami co Ind gravel road 1917 4½s	4,845	5,000	4,850	4,870

	Book value	Par value	Company market value	Department market value
Miami co Ind gravel road 1917–28 4½s	$22,402	$23,000	$21,927	$21,910
Porter co Ind gravel road 1928 4½s	18,385	18,620	18,248	17,963
Citizens Street Ry Indianapolis Ind 1933 5s	59,184	56,000	59,360	59,360
City of Covington Ga water works 1938 5s	39,687	38,000	43,700	40,280
City of Nashville Tenn 1929 4s	20,000	20,000	20,000	20,000
Town of East Point Ga 1939 5s	21,135	20,000	23,000	21,200
Sullivan co Ind gravel road 1911–25 4½s	26,079	26,079	25,245	25,247
City of Hope Ark 1912–22 6s	12,130	12,000	12,349	12,360
Town of Hillsboro N C 1939 6s	11,262	10,000	11,100	11,500
Philippine governm't 1939 4s	10,158	10,000	10,400	10,800
Dorchester co S C school 1929 6s	6,861	6,000	6,600	6,420
City of Reidsville Ga school 1916–36 5s	5,040	5,000	5,375	5,140
City of Lincoln Neb rfdg 1919 4s	10,000	10,000	9,700	9,700
Town of Woodruff Place Ind rfdgs 1913 4s	13,000	13,000	13,130	13,130
City of Norway Mich school 1910–15 4½s	5,000	5,000	5,033	5,030
City of Findlay O school 1915 6s	9,000	9,000	9,900	9,900
City of Central City Ky school 1929 6s	14,648	14,000	15,400	15,400
Lawrence co Ind gravel road 1910–12 4½s	2,971	2,971	2,961	2,959
Howard co Ind gravel road 1910–19 4½s	6,430	6,430	6,237	6,237
Howard co Ind gravel road 1910–14 4½s	6,430	6,430	6,353	6,353
Hendricks co Ind gravel road 1910–13 4½s	4,739	4,739	4,692	4,632
Jackson co Ind gravel road 1910–12 4½s	2,971	2,971	2,961	2,959
Hendricks co Ind gravel road 1910–20 4½s	5,485	5,485	5,360	5,360
Newton co Ind macadam 1910–13 4½s	8,376	8,376	8,292	8,292
Greene co Ind gravel road road 1911–14 4½s	4,861	4,861	4,788	4,790
Warren co Ind gravel road 1911–20 4½s	6,363	6,363	6,204	6,204
City of Brazil Ind fdg 1921 4s	5,000	5,000	5,000	5,000
Knox co Ind gravel road 1910–21 4½s	5,818	5,818	5,677	5,663
Cass co Ind gravel road 1910–22 4½s	3,900	3,900	3,798	3,798
Sullivan co Ind gravel road 1910–14 4½s	6,329	6,329	6,253	6,259
Monroe co Ind gravel road 1915–17 4½s	3,660	3,660	3,596	3,599
Clark co Ind gravel road 1919–22 4½s	8,000	8,000	7,660	7,660
Scott co Ind gravel road 1910–19 4½s	8,110	8,110	7,940	7,940
Daviess co Ind gravel road 1914 4½s	10,000	10,000	9,800	9,800
Owen co Ind gravel road 1910–16 4½s	3,845	3,845	3,799	3,799
Henry Coburn Storage Warehouse Co Indianapolis 1913 5s	10,000	10,000	10,139	10,000
Orange co Ind gravel road 1910–15 4½s	3,450	3,450	3,404	3,404
Lawrence co Ind gravel road 1911 4½s	1,312	1,312	1,299	1,303
City of Mansfield O school 1915–17 4½s	8,000	8,000	8,213	8,200

	Book value	Par value	Company market value	Department market value
Green co Ind gravel road 1910–25 4½s	$14,500	$14,500	$14,056	$14,025
Orange co Ind gravel road 1910–15 4½s	5,580	5,580	5,506	5,506
City of Freeport Ill school 1911 4s	5,000	5,000	5,000	5,000
Gibson co Ind gravel road 1910–25 4½s	8,240	8,240	7,988	7,988
Greene co Ind gravel road 1913–15 4½s	6,139	6,139	6,016	6,016
Knox co Ind jail 1912 4s	1,500	1,500	1,500	1,470
White co Ill rfdg 1913–16 4½s	15,000	15,000	15,337	15,410
City of Terre Haute Ind 1913 4s	14,000	14,000	14,000	14,000
So Omaha Neb reg 1923 5s	10,000	10,000	11,000	11,000
City of Indianapolis Ind 1937 3½s	7,000	7,000	7,000	7,000
Leavenworth co Kan 1915 5s	14,000	14,000	14,280	14,280
Columbia city Ind school 1910–14 5s	8,100	8,100	8,230	8,225
Ruch co Kan 1911 6s	8,000	8,000	8,080	8,050
Crawsfordsville Ind rfdg 1910–17 4s	15,000	15,000	15,000	15,000
City of Mt Vernon Ind rfdg 1910–13 4s	3,000	3,000	3,000	3,000
So Bend Ind rfdg 1912 4s	5,000	5,000	5,050	5,050
Sullivan co Ind gravel road 1916–25 4½s	8,129	8,129	7,795	7,791
Totals	$1,020,999	$1,012,956	$1,028,082	$1,022,459

INDEPENDENT ORDER BRITH ABRAHAM OF THE UNITED STATES OF AMERICA

No. 37 EAST SEVENTH STREET, NEW YORK

[Commenced business February 7, 1887]

LEON SANDERS, Grand Master JACOB SCHOEN, Secretary

Attorney for service of process in the State of New York, LEOPOLD MOSCHCOWITZ, No. 271 Broadway, New York

INCOME

	First year's assessments and premiums	Subsequent years' assessments and premiums
Mortuary	$37,517 49	$388,643 52
Reserve	1,239 16	11,862 11
Expense	2,826 27	26,835 71
Totals	$41,582 92	$427,341 34
Total paid by members		$468,924 26
Interest		14,610 70
Sale of lodge supplies		508 60
Membership certificates		3,527 47
Bank deposits for beneficiaries		5,166 77
Contribution for charitable purposes		1,372 50
Borrowed money		11,225 00
From all other sources		460 87
Total Income		**$505,796 17**
Ledger Assets December 31, 1908		**349,414 30**
Total		**$855,210 47**

DISBURSEMENTS

Losses and claims:		
Death	$399,537 00	
Deposits for orphans, etc	5,166 77	
Total benefits paid		$404,703 77
Salaries and other compensation of officers and trustees		5,480 00
Salaries of office employees		4,278 26
Medical examiners' fees and salaries		299 13
Traveling and other expenses of officers, trustees and committees		1,965 54
Insurance department fees		438 85
Rents		1,340 00
Advertising, printing and stationery		2,620 53
Postage, express, telegraph and telephone		1,523 35

Expense of Supreme Lodge meeting	$3,162 84
Legal expenses	1,035 74
Furniture and fixtures	571 60
Loss on sale or maturity of ledger assets	7,063 70
Organization of new lodges	1,096 70
Donations	9,868 78
Borrowed money repaid	7,725 00
All other disbursements	3,587 49
Total Disbursements	**$456,761 28**
Balance	**$398,449 19**

LEDGER ASSETS

Mortgage loans	$197,500 00
Book value of bonds	60,000 00
Deposited in trust companies and banks *on interest*	72,092 48
Cash in association's office, $6,143.01; in banks *not on interest* $62,713.70	68,856 71
Total	**$398,449 19**

NON-LEDGER ASSETS

Interest accrued	4,340 30
Assessments actually collected by subordinate lodges not yet received by Supreme Lodge	29,224 53
Assessments due from subordinate lodges	5,742 70
Total Assets	**$437,756 72**

LIABILITIES

Policy or certificate claims:		
Adjusted, not yet due	$101,200 75	
Resisted	2,000 00	
Total		$103,200 75
Borrowed money		8,500 00
Total Liabilities		**$111,700 75**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Totals
Balance on hand December 31, 1908	$43,966 92	$305,094 32	$353 06	$349,414 30
Receipts per *Income Exhibit*, viz.:				
First year's assessments and premiums	37,517 49	1,239 16	2,826 27	41,582 92
Subsequent years' assessments and premiums	388,643 52	11,862 11	26,835 71	427,341 34
Interest and rents	.....	13,818 34	792 36	14,610 70
Sale of Lodge supplies	.....	.....	508 00	508 00
From all other sources	5,166 77	.....	16,585 84	21,752 61
Totals	$475,294 70	$332,013 93	$47,901 84	$855,210 47
Disbursements during year	410,527 47	1,240 00	44,993 81	456,761 28
Balance on hand December 31, 1909	$64,767 23	$330,773 93	$2,908 03	$398,449 19

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	119,042	$59,521,000	67,262	$33,631,000
Benefit certificates written in 1909	20,434	10,217,000	11,079	5,539,500
Totals	139,476	$69,738,000	78,341	$39,170,500
Deduct terminated or decreased in 1909	8,634	4,317,000	4,209	2,104,500
Total benefit certificates in force December 31, 1909	130,842	$65,421,000	74,132	$37,066,000
Benefit certificates terminated by death in 1909	806	403,000	499	249,500
Benefit certificates terminated by lapse in 1909	7,828	3,914,000	3,710	1,855,000

Received in 1909 from members in New York:	
Mortuary	$240,507 00
Reserve	7,441 90
Expense	16,085 31
Total	$264,034 21

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	195	$93,038	124	$62,000
Claims (face value) incurred in 1909	817	408,250	499	249,500
Totals	1,012	$501,288	623	$311,500
Claims paid in 1909	804	399,537	502	251,000
Balance	208	$101,751	121	$60,500
Saved by compromising or scaling down claims in 1909	.....	550	.....	550
Claims unpaid December 31, 1909	208	$101,201	121	$59,950

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
N Y City 1959 4s	$60,000	$60,000	$60,300	$60,000

UNITED STATES GRAND LODGE OF THE ORDER B'RITH ABRAHAM

No. 266 GRAND STREET, NEW YORK

[Commenced business February 3, 1900]

SAMUEL DORF, Grand Master LEONARD LEISERSOHN, Secretary

Attorney for service of process in the State of New York, HENRY M. GOLDFOGLE, No. 271 Broadway, New York

INCOME

	First year's assessments and premiums	Subsequent years' assessments and premiums	All other dues and assessments
Mortuary	$18,530 04	$261,420 87	.....
Reserve	1,034 58	16,066 62	.....
Hospital	230 00	6,037 72	.....
Relief	.....	.....	$3,605 24
Picnic	.....	.....	2,110 60
Headstones	.....	.....	1,043 05
Trust funds	.....	.....	17,010 94
Expense	920 00	19,670 39	.....
Totals	$20,714 62	$303,195 60	$23,769 83

Total paid by members	$347,680 05
Interest	1,985 97
Sale of lodge supplies	127 11
Members' certificates	734 78
From all other sources	485 63
Total Income	**$351,013 54**
Ledger Assets December 31, 1908	**63,682 79**
Total	**$414,696 33**

DISBURSEMENTS

Losses and claims:		
Death	$270,238 15	
Trust fund	8,292 88	
Hospital fund	5,690 19	
Relief fund	3,315 50	
All other	2,101 73	
Total benefits paid		$289,638 45
Commissions and fees to deputies or organizers		1,177 90
Salaries and other compensation of officers and trustees		9,099 92
Salaries of office employees		750 77
Expenses of committees		81 50
Traveling and other expenses of officers, trustees and committees		930 90
Insurance department fees		164 75
Rents		2,320 08

Advertising, printing and stationery	$4,315 22
Postage, express, telegraph and telephone	1,652 56
Expense of supreme lodge meeting	2,292 61
Legal expenses	274 20
Furniture and fixtures	160 00
Jubilee committee	2,900 00
All other disbursements	931 43
Total Disbursements	**$316,990 29**
Balance	**$97,706 04**

LEDGER ASSETS

Book value of bonds	$35,600 00
Deposited in trust companies and banks *on interest*	61,205 07
Cash in association's office	900 97
Total	**$97,706 04**

NON-LEDGER ASSETS

Interest accrued	116 66
Assessments actually collected by subordinate lodges not yet received by supreme lodge	23,456 88
Total Assets	**$121,279 58**

LIABILITIES

Policy or certificate claims:		
Due and unpaid	$20,487 84	
Adjusted, not yet due	48,050 00	
Resisted	1,500 00	
Total		$70,037 84
Salaries and miscellaneous accounts		368 50
Advance assessments		2,496 24
Hospital fund undistributed		3,982 57
Headstone balance undistributed		1,107 00
Relief balance undistributed		299 25
Picnic balance undistributed		1,479 62
Total Liabilities		**$79,771 02**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Totals
Balance on hand December 31, 1908	$26,075 23	$26,913 11	$10,694 45	$63,682 79
Receipts per *Income Exhibit*, viz.:				
First year's assessments and premiums	18,530 04	1,034 58	1,150 00	20,714 62
Subsequent years' assessments and premiums	261,420 87	16,066 62	25,708 11	303,195 60
Trust funds	17,010 94	.....	.....	17,010 94
Interests and rents	542 80	1,263 27	179 90	1,985 97
Sale of Lodge supplies	.....	.....	127 11	127 11
From all other sources	140 00	.....	7,839 30	7,979 30
Totals	$323,719 88	$45,277 58	$45,698 87	$414,696 33
Disbursements during year	278,531 03	.....	38,459 26	316,990 29
Balance on hand December 31, 1909	$45,188 85	$45,277 58	$7,239 61	$97,706 04

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	61,749	$30,874,500	25,928	$12,964,000
Benefit certificates written in 1909	9,625	4,812,500	4,509	2,254,500
Totals	71,374	$35,687,000	30,437	$15,218,500
Deduct terminated or decreased in 1909	5,785	2,892,500	2,550	1,275,000
Total benefit certificates in force December 31, 1909	65,589	$32,794,500	27,887	$13,943,500
Benefit certificates terminated by death in 1909	552	276,000	235	117,500
Benefit certificates terminated by lapse in 1909	5,233	2,616,500	2,315	1,157,500

Received in 1909 from members in New York:	
Mortuary	$116,849 25
Reserve	7,180 05
Expense	8,884 44
Total	$132,913 74

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	142	$55,877	76	$26,834
Claims (face value) incurred in 1909	605	293,567	261	124,267
Totals	747	$349,444	337	$151,101
Claims paid in 1909	564	278,531	242	118,510
Balance	183	$70,913	95	$32,591
Saved by compromising or scaling down claims in 1909	.....	375	.....	.....
Claims rejected in 1909	1	500	1	500
Claims unpaid December 31, 1909	182	70,038	94	32,091

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
New York City Rapid Transit 1953 3½s	$26,700	$30,000	$26,700	$27,000
New York City additional water supply 1954 3½s	8,900	10,000	8,900	9,000
Totals	$35,600	$40,000	$35,600	$36,000

THE SUPREME COUNCIL CATHOLIC BENEVOLENT LEGION

No. 1190 FULTON STREET, BROOKLYN, N. Y.

[Commenced business October 12, 1881]

RICHARD B. TIPPETT, President — JOHN D. CARROLL, Secretary

Attorney for service of process in the State of New York, JOHN D. CARROLL, No. 367 Fulton street, Brooklyn, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax	All other dues and assessments
Mortuary	.....	$1,638 79	$780,748 52	.....	.....
M and extension	.....	.....	.....	.....	$6,783 17
Expense	$315 00	.....	.....	$10,603 99	2,013 55
Totals	$315 00	$1,638 79	$780,748 52	$10,603 99	$8,796 72

Total paid by members	$802,103 02
Interest	13,906 42
Sale of lodge supplies	387 56
Total Income	**$816,397 00**
Ledger Assets December 31, 1908	**283,085 69**
Total	**$1,099,482 69**

DISBURSEMENTS

Losses and claims:		
Death	$645,080 78	
Permanent disability	39,099 91	
Total benefits paid		$684,180 69
Commissions and fees to deputies or organizers		68 75
Salaries of officers and trustees		5,999 97
Salaries and other compensation of committees		336 90
Salaries of office employees		5,750 00
Traveling and other expenses of officers, trustees and committees		44 03
Collection and remittance of assessments and dues		279 76
Insurance department fees		136 00
Rents		1,200 00
Advertising, printing and stationery		1,271 51
Postage, express, telegraph and telephone		1,255 30
Lodge supplies		124 25
Official publication		1,572 24

Expense of supreme lodge meeting	$988 40
Legal expenses	1,239 88
All other disbursements	448 73
Total Disbursements	**$704,896 41**
Balance	**$394,586 28**

LEDGER ASSETS

Book value of bonds	$257,008 05
Deposited in trust companies and banks *on interest*	137,578 23
Total	**$394,586 28**

NON-LEDGER ASSETS

Interest due and accrued	3,045 00
Assessments actually collected by subordinate lodges not yet received by supreme lodge	15,118 81
Total Assets	**$412,750 09**

LIABILITIES

Policy or certificate claims:		
Resisted	$10,000	
Reported, not yet adjusted	54,000	
Total		$64,000 00
Salaries and miscellaneous accounts		960 22
Advance assessments		70 80
Total Liabilities		**$65,031 02**

EXHIBIT OF FUNDS

	Mortuary	Extension	Permanent disability	Special	Expense	Totals
Balance on hand December 31, 1908	$281,848 39	$12 97	.....	$500 00	$724 33	$283,085 69
Receipts per *Income Exhibit*, viz.:						
First year's assessments and premiums	1,638 79	.....	.....	.....	.....	1,638 79
Subsequent years' assessments and premiums	780,748 52	.....	.....	.....	.....	780,748 52
Dues and per capita tax	.....	.....	.....	.....	10,603 99	10,603 99
All other dues and assessments	.....	6,783 17	.....	.....	315 00	7,098 17
Interest and rents	13,846 70	18 66	.....	.....	41 06	13,906 42
Sale of Lodge supplies	.....	.....	.....	.....	387 56	387 56
From all other sources	.....	.....	.....	.....	2,013 55	2,013 55
Totals	$1,078,082 40	$6,814 80	.....	$500 00	$14,085 49	$1,099,482 69
Increase by transfers	.....	.....	$39,099 91	.....	.....	39,099 91
	$1,078,082 40	$6,814 80	$39,099 91	$500 00	$14,085 49	$1,138,582 60
Decrease by transfers	39,099 91	.....	.....	.....	.....	39,099 91
Balance after transfers	$1,038,982 49	$6,814 80	$39,099 91	$500 00	$1 035 9	$1,099,482 69
Disbursements during year	645,080 78	6,721 64	39,099 91	.....	13,994 08	704,896 41
Balance on hand December 31, 1909	$393,901 71	$93 16	.....	$500 00	$91 41	$394,586 28

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	17,479	$21,880,500	9,590	$12,559,500
Benefit certificates written in 1909	419	321,250	230	199,500
Benefit certificates increased in 1909	.....	750	.....	750
Totals	17,898	$22,202,500	9,820	$12,759,750
Deduct terminated or decreased in 1909	1,172	1,720,500	659	1,071,750
Total benefit certificates in force December 31, 1909	16,726	$20,482,000	9,161	$11,688,000
Benefit certificates terminated by death in 1909	424	666,500	247	405,000
Benefit certificates terminated by lapse in 1909	748	851,500	412	497,250
Benefit certificates terminated by reduction of grade and disability benefit in 1909	.....	202,500	.....	169,500

Received in 1909 from members in New York:

Mortuary	$442,993 77
Extension	4,222 69
Per capita tax	5,625 30
Total	$452,841 76

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	49	$79,750	30	$49,750
Claims (face value) incurred in 1909	424	666,500	247	405,000
Totals	473	$746,250	277	$454,750
Claims paid in 1909	431	645,081	253	393,920
Balance	42	$101,169	24	$60,830
Saved by compromising or scaling down claims in 1909	.....	36,669	.....	18,330
Claims rejected in 1909	1	500	1	500
Claims unpaid December 31, 1909	41	64,000	23	42,000

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims incurred in 1909	57	$39,100	35	$24,108
Claims paid in 1909	57	$39,100	35	$24,108

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
New York City corporate stock 1957 4½s	$25,519	$25,000	$27,750	$27,750
New York city assessment 1917 4s	6,731	7,000	7,000	7,000
City of Brooklyn corporate stock bridge 1914 7s	1,179	1,000	1,120	1,120
City of Brooklyn corporate stock park 1918 7s	1,257	1,000	1,210	1,210
City of Brooklyn corporate stock bridge 1922 7s	1,342	1,000	1,290	1,290
San Francisco Cal city and co fire 1932 5s	28,497	17,000	18,870	18,870
San Francisco Cal city and co sewer 1932 5s		8,000	8,880	8,880
San Francisco Cal city and co fire 1934 5s	17,185	10,000	11,100	11,100
San Francisco Cal city and co sewer 1934 5s		5,000	5,550	5,550
County of Queens New York road 1916 4s	17,281	17,000	17,000	17,000
County of Queens New York road 1917 4s	20,131	20,000	20,000	20,000
County of Queens New York road 1917 4s	3,005	3,000	3,000	3,000
Chicago Burlington and Quincy R R 1958 4s	5,087	5,000	4,988	5,000
D & H Co rfdg 1943 4s	37,489	37,000	37,000	37,000
Chicago Burlington and Quincy R R 1958 4s	25,337	25,000	24,937	25,000
Ill Cent rfdg 1955 4s	25,170	25,000	24,812	24,750
Village of Amsterdam N Y water 1911 5s	11,318	11,000	11,220	11,220
N Y City 1956 4s	30,479	30,000	30,000	30,000
Totals	$257,008	$248,000	$255,728	$255,740

SUPREME COUNCIL CATHOLIC KNIGHTS OF AMERICA

ST. LOUIS, MO.

[Commenced business May, 1879]

FELIX GAUDIN, President — ANTHONY MATRE, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax	Medical examiners' fees
Mortuary	$7,979 60	$625,434 77	.....	.....
Expense	.....	.....	$23,035 23	$165 45
Totals	$7,979 60	$625,434 77	$23,035 23	$165 45

Total paid by members	$656,615 05
Interest	36,974 91
Sale of lodge supplies	277 70
From all other sources	530 93
Total Income	**$694,398 59**
Ledger Assets December 31, 1908	**906,678 24**
Total	**$1,601,076 83**

DISBURSEMENTS

Losses and claims:	
Death	$571,942 05
Salaries of organizers	500 00
Salaries of officers and trustees	8,799 92
Medical examiners' fees and salaries	3,002 00
Traveling and other expenses of officers, trustees and committees	1,081 25
Insurance department fees	350 25
Rents	1,360 00
Advertising, printing and stationery	722 60
Postage, express, telegraph and telephone	662 65
Lodge supplies	305 05
Official publication	3,236 25
Legal expenses	1,308 23
Loss on maturity of bonds	295 13
Interest paid on bonds purchased	1,383 65
Surety bonds	675 00
Premium to branches for procuring members	2,878 00
All other disbursements	554 65
Total Disbursements	**$599,062 74**
Balance	**$1,002,014 09**

LEDGER ASSETS

Mortgage loans	$14,500 00
Book value of bonds	937,872 55
Deposited in trust companies and banks *on interest*	49,641 54
Total	**$1,002,014 09**

NON-LEDGER ASSETS

Interest accrued	12,575 11
Assessments actually collected by subordinate lodges not yet received by supreme lodge	25,566 97
Gross Assets	**$1,040,156 17**

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value	43,533 21
Total Admitted Assets	**$996,622 96**

LIABILITIES

Policy or certificate claims:	
Due and unpaid	$15,396 91
Reported, not yet adjusted	8,832 33
Total Liabilities	**$24,229 24**

EXHIBIT OF FUNDS

	Mortuary	Organization	Expense	Totals
Balance on hand December 31, 1908	$900,008 83	$1,887 30	$4,782 11	$906,678 24
Receipts per *Income Exhibit*, viz.:				
First year's assessments and premiums	7,979 60	.....	.....	7,979 60
Subsequent years' assessments and premiums	625,434 77	.....	.....	625,434 77
Dues and per capita tax	.....	.....	23,035 23	23,035 23
Medical examiners' fees	.....	.....	165 45	165 45
Interests and rents	36,974 91	.....	.....	36,974 91
Sale of Lodge supplies	.....	.....	277 70	277 70
From all other sources	309 63	.....	221 30	530 93
Totals	$1,570,707 74	$1,887 30	$28,481 79	$1,601,076 83
Increase by transfers	.....	4,037 60	.....	4,037 60
	$1,570,707 74	$5,924 90	$28 4 1 79	$1,605,114 43
Decrease by transfers	.....	.....	4,037 60	4,037 60
Balance after transfers	$1 5 0 0 74	$5, 2 90	$24,444 19	$1,601,076 83
Disbursements during year	573,620 83	5,898 65	19,543 26	599,0t2 74
Balance on hand December 31, 1909	$997,086 91	$26 25	$4,900 93	$1,002,014 09

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	18,896	$23,185,467	1,066	$1,393,277
Benefit certificates written in 1909	1,165	754,000	65	46,000
Benefit certificates increased in 1909	.....	10,750	.....	.....
Totals	20,061	$28,950,217	1,131	$1,439,277

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Deduct terminated or decreased in 1909	1,139	$1,174,491	68	$83,742
Total benefit certificates in force December 31, 1909	18,922	$22,775,726	1,063	$1,355,535
Benefit certificates terminated by death in 1909	389	570,622	35	51,372
Benefit certificates terminated by lapse in 1909	750	587,806	33	31,614
Benefit certificates decreased in 1909	.....	16,063	.....	756

Received in 1909 from members in New York:

Mortuary	$42,377 59
Expense	1,270 80
Total	$43,648 39

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	26	$25,549	1	$494
Claims (face value) incurred in 1909	389	570,622	35	51,372
Totals	415	$596,171	36	$51,866
Claims paid in 1909	391	571,942	35	50,866
Claims unpaid December 31, 1909	24	$24,229	1	$1,000

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
U S cons reg 1925 4s	$254,106	$195,000	$224,250	$224,250
Alexandria La imp 1949 5s	5,193	5,000	5,050	5,100
Ashland Wis 1912 5s	4,134	4,000	4,040	4,040
Alton Ill school dis 1913-14-15-16-17-18-19-20-21-22 4s	34,981	33,000	33,000	33,000
Ashville N C school 1937 5s	6,460	6,000	6,720	6,720
Atlantic City N J water 1941 4½s	10,374	10,000	10,700	10,700
Bellingham Wash rfdg 1926 5s	5,437	5,000	5,350	5,350
Belmont Co O imp 1910-11-12 5s	20,211	20,000	20,200	20,200
Bangor Mich water works 1922 4½s	11,435	11,000	11,000	11,000
Brunswick City Ga 1921 5s	5,473	5,000	5,200	5,200
Beaumont Tex school 1942 4s	5,723	6,000	5,280	5,580
Bullitt co Ky turnpike 1931 5s	5,288	5,000	5,300	5,000

	Book value	Par value	Company market value	Department market value
Covington Ky water works 1930 4s	$20,643	$20,000	$20,400	$20,400
Carterville Mo school 1923 4½s	5,190	5,000	4,800	4,800
Casper Wyo sewer 1923 6s	5,452	5,000	5,200	5,200
Cass co Mo fdg 1928 4s.	15,840	16,000	16,000	16,000
Cape Girardeau Mo Normal school 1924 4½s..	5,236	5,000	5,150	5,150
Chattanooga Tenn rfdg 1939 4½s	5,321	5,000	5,200	5,200
Cincinnati Iowa school 1918 5s	5,111	5,000	5,050	5,050
Chicot co Ark rfdg 1929 5s	10,511	10,000	10,550	10,500
Cordele Ga water and sewer 1937 5s	5,303	5,000	5,400	5,400
Crowley La school and water works 1923 5s...	10,328	10,000	10,200	10,200
De Soto Mo school 1910 4¾s	6,381	6,000	6,000	6,000
Dennison Iowa fdg 1924 4s	8,757	9,000	9,000	9,000
Duncan Ind Ty water 1923 5s	5,290	5,000	5,100	5,100
East Lake Ala school 1928 5s	10,318	10,000	10,300	10,300
Ensley Ala sewer 1939 5s	5,198	5,000	5,200	5,000
Excelsior Springs Mo bridge 1928 5s	5,125	5,000	5,050	5,050
Gibson co Ind road 1919-21 4½s	5,207	5,000	4,800	4,800
Greenwood co S C 1937 5¼s	5,363	5,000	5,350	5,350
Helena Ark rfdg 1924 5s.	5,277	5,000	5,250	5,250
Henderson N C 1933 6s..	12,689	10,000	11,800	11,800
High Point N C gold 1933 5s	11,129	10,000	10,400	10,400
Hope Mills N C school 1924 5s	5,526	5,000	5,250	5,250
Houston Tex rfdg 1923 5s	11,042	10,000	10,600	10,600
Hyattsville Md sewer 1934 5s	5,508	5,000	5,350	5,350
Hyattsville Md 1934 5s..	5,517	5,000	5,350	5,350
Jasper co Miss court house and jail 1927 5s	8,514	8,500	8,585	8,585
Jacksonville Ala rfdg 1928 7s	6,972	6,000	6,840	6,840
Jefferson co Tex court house and ref 1949 4½s	5,117	5,000	5,150	5,000
Kinston N C water works 1934 5s	22,311	20,000	21,400	21,400
Knoxville Tenn water wks 1949 4½s	10,375	10,000	10,400	10,400
Laclede co Mo rfdg 1918 4s	5,123	5,000	5,000	5,000
Louisiana Port Com 1959 5s	5,478	5,000	5,250	5,400
Lee co S C court house 1937 5s	10,925	10,000	10,500	10,500
Litchfield Ill imp 1919-20-21-22-23 5s	5,000	{3,000 {2,000	3,120 2,100	3,120 2,100
Louisville Ky water works 1910 5s	5,184	5,000	5,050	5,050
Los Angeles Cal water works 1927 4½s	5,188	5,000	5,200	5,300
Maryville Mo sewer 1925 4s	9,846	10,000	9,700	9,700
Memphis Tenn water wks 1923 4s	10,286	10,000	9,800	9,800
Meridian Miss rfdg 1930 4½s	5,075	5,000	5,100	5,100
Minden La water works 1934 5s	5,288	5,000	5,050	5,050
Mobile Ala rfdg 1937 4½s	4,982	5,000	5,050	5,050
New Orleans public imp 1950 4s	9,800	10,000	9,800	9,800
New Orleans cert & indebt 1915 5s	9,966	9,966	9 966	9,966

	Book value	Par value	Company market value	Department market value
New York City corp stock 1956 4s	$10,089	$10,000	$10,000	$10,000
North Judson Ind rfdg 1922 6s	5,938	5,000	5,600	5,600
Oswego N Y water 1912 4½s	10,184	10,000	10,100	10,100
Pensacola Fla imp 1936 4½s	10,000	10,000	10,000	10,000
Portsmouth Va sewer 1938 4½s	5,000	5,000	5,300	5,300
Pueblo Col rfdg 1927 4½s	5,137	5,000	5,150	5,150
Pulaski Ark rfdg 1926 4½s	10,824	11,000	11,000	11,000
Pulaski Ark rfdg 1913-14 4½s	14,131	14,000	14,000	14,000
Quincy Ill school 1910 5s	8,227	8,000	8,000	8,000
Rush co Kan rfdg 1918 6s	6,995	6,000	6,420	6,420
St Clair co Ala imp 1937 5s	5,393	5,000	5,400	5,100
St Louis Mo 1922 3¼s	48,122	50,000	47,000	47,000
Sapulpa Okl board of education 1929 5s	5,325	5,000	5,325	5,000
St Joseph Mo school 1924 4s	6,286	6,000	6,000	6,000
St Martinsville La water works & elc light 1923 5s	3,995	3,750	3,825	3,825
St Martinsville La water works 1928 5s	806	750	772	772
Senatobia Miss rfdg 1924 5½s	11,428	10,000	10,500	10,500
Sunflower co Miss road and bridge 1929 4½s	5,132	5,000	5,150	5,000
Sioux Falls S D water works 1923 5s	5,369	5,000	5,300	5,300
Sussex co Va rfdg 1934 4½s	5,118	5,000	5,100	5,200
Trenton Mo water works 1926 4½s	10,237	10,000	10,000	10,000
Tampa Fla rfdg 1929 5s	5,940	5,500	5,720	5,830
Twin Valley Minn water works elec light 1919 5½s	5,436	5,000	5,300	5,300
Vicksburg Miss sewer 1928 4½s	5,133	5,000	5,100	5,150
Waco Tex water works 1934 5s	5,682	5,000	5,550	5,550
Woodlawn Ala 1918-19-20-21-22 5s	5,113	5,000	5,500	5,000
Wagoner co Okla rfdg 1924 5s	5,319	5,000	5,325	5,350
Totals	$937,873	$850,467	$894,339	$893,249

SUPREME COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION

HORNELL, N. Y.

[Commenced business July, 1876]

JOHN J. HYNES, President — JOSEPH CAMERON, Secretary

Attorney for service of process in the State of New York, JOHN J. HYNES, No. 528 Mooney-Brisbain Building, Buffalo, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent year's assessments and premiums	Dues and per capita tax
Mortuary	.....	$19,849 10	$1,293,604 02	.....
Reserve	.....	2,205 45	143,721 26	.....
Expense	$98 50	.....	.....	$18,408 75
Totals	$98 50	$22,054 55	$1,437,325 28	$18,408 75

Total paid by members	$1,477,887 08
Interest	84,706 51
Rents	412 50
Sale of lodge supplies	2,908 61
Official publications	13,003 42
From all other sources	491 22
Total Income	**$1,579,409 34**
Ledger Assets December 31, 1908	2,087,054 54
Total	**$3,666,463 88**

DISBURSEMENTS

Losses and claims:	
Death	$1,441,117 51
Organizing expenses	8,677 91
Salaries and other compensation of officers, trustees and committees	8,122 50
Salaries of office employees	3,107 05
Traveling and other expenses of officers, trustees and committees.	1,270 22
Insurance department fees	116 20
Rents	420 00
Advertising, printing and stationery	1,375 53
Postage, express, telegraph and telephone	374 46
Lodge supplies	344 75
Official publication	6,283 92
Expense of supreme lodge meeting	3,491 84
Legal expenses	1,580 22
Furniture and fixtures	150 00

Taxes, repairs and other expenses on real estate	$217 28
Charged off bonds purchased	4,150 01
All other disbursements	927 58
Total Disbursements	**$1,481,726 98**
Balance	**$2,184,736 90**

LEDGER ASSETS

Book value of real estate	$6,803 42
Mortgage loans	989,165 00
Book value of bonds	891,315 00
Deposited in trust companies and banks *on interest*	253,943 11
Cash in association's office and in banks *not on interest*	43,510 37
Total	**$2,184,736 90**

NON-LEDGER ASSETS

Interest due and accrued	22,078 19
Market value of real estate over book value	2,696 58
Market value of bonds over book value	18,783 55
Assessments actually collected by subordinate lodges not yet received by supreme lodge	121,046 97
Due for per capita tax, supplies, etc	24,905 26
Gross Assets	**$2,374,247 45**

DEDUCT ASSETS NOT ADMITTED

Due for per capita tax, supplies, etc	24,905 26
Total admitted Assets	**$2,349,342 19**

LIABILITIES

Policy or certificate claims:		
Adjusted, not yet due	$66,500 00	
Resisted	9,000 00	
Reported, not yet adjusted	115,134 27	
Total		$190,634 27
Salaries and miscellaneous accounts		3,505 27
Total Liabilities		**$194,139 54**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Totals
Balance on hand December 31, 1908	$86,523 31	$1,999,132 21	$1,399 02	$2,087,054 54
Receipts per *Income Exhibit*, viz.:				
Membership fees	.....	.....	98 50	98 50
First year's assessments and premiums	19,849 10	2,205 45	.....	22,054 55
Subsequent years' assessments and premiums	1,293,604 02	143,721 26	.....	1,437,325 28
Dues and per capita tax	.....	.....	18,408 75	18,408 75
Interests and rents	516 40	84,439 86	162 75	85,119 01
Sale of Lodge supplies	.....	.....	2,908 61	2,908 61
From all other sources	181 82	.....	13,312 82	13,494 64
Totals	$1,400,674 65	$2,229,498 78	$36,290 45	$3,666,463 88
Increase by transfers	100,000 00	.....	.....	100,000 00
	$1,500,674 65	$2,229,498 78	$36,290 45	$3,766,463 88
Decrease by transfers	.....	100,000 00	.....	100,000 00
Balance after transfers	$1,500,674 65	$2,129,498 78	$36,290 45	$3,666,463 88
Disbursements during year	1,441,234 59	4,382 29	36,110 10	1,481,726 98
Balance on hand December 31, 1909	$59,440 06	$2,125,116 49	$180 35	$2,184,736 90

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	59,561	$82,588,500	26,759	$38,862,000
Benefit certificates written in 1909	2,746	2,567,500	1,120	1,078,500
Benefit certificates increased in 1909	.....	19,500	.....	7,000
Totals	62,307	$85,175,500	27,879	$39,947,500
Deduct terminated or decreased in 1909	2,366	2,940,000	1,054	1,328,000
Total benefit certificates in force December 31, 1909	59,941	$82,235,500	26,825	$38,619,500
Benefit certificates terminated by death in 1909	898	1,446,500	430	717,000
Benefit certificates terminated by lapse in 1909	1,468	1,459,500	624	600,000
Benefit certificates decreased in 1909	.....	34,000	.....	11,000

Received in 1909 from members in New York:

Mortuary	$651,945 78
Reserve	67,101 55
Expense	15,329 43
Total	$734,376 76

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	111	$190,050	45	$80,100
Claims (face value) incurred in 1909	898	1,446,702	430	717,182
Totals	1,009	$1,636,752	475	$797,282
Claims paid in 1909	888	1,441,118	419	706,246
Balance	121	$195,634	56	$91,036
Claims dropped in 1909	4	$5,000	2	$3,000
Claims unpaid December 31, 1909	117	190,634	54	88,036

SCHEDULE OF BONDS OWNED.

	Book and par value	Company market value	Department market value
Albany N Y city improv 1913 4s	$31,975	$31,975	$31,975
Ambridge Pa borough 1912–27 4½s	18,000	18,900	18,560
Allegheny Pa 10th wd school 1938 4½s	15,000	16,200	16,200
Allegheny Pa 5th wd school 1938 6s	15,000	20,100	20,100
Ann Arbor Mich school 1921 4s	6,000	6,000	6,000
Buffalo N Y water 1910–17 3½s	30,000	29,400	29,662
Bronxville N Y village 1912–21 5s	9,200	10,304	9,890

	Book and par value	Company market value	Department market value
Braddock Pa school 1917–21 4s	$10,000	$9,900	$9,900
Bellevue Pa school 1926 4½s	15,000	15,450	15,450
Brooklyn N Y city 1918 5s	9,000	9,630	9,630
Bradford Pa refund 1910–15 3½s	6,500	6,370	6,410
Bradford Pa improv 1910–21 3½s	12,500	11,875	12,170
Bradford Pa improv 1910–17 3½s	15,000	14,550	14,750
Bay co Mich stone road 1933 4s	30,000	31,200	31,200
Belding Mich water 1935 4s	15,000	14,700	14,700
Carbondale Pa school 1919 4s	19,200	19,200	19,200
Carnegie Pa school 1929–35 4s	14,000	13,440	13,500
Coraopolis Pa school 1929 4s	8,000	8,000	8,000
Carbondale Pa school refund 1927 4½s	10,000	10,600	10,600
Coraopolis Pa school 1914–34 4½s	13,000	13,520	13,820
Cadilac Mich school 1925 5s	5,000	5,450	5,450
Cheboygan Mich school 1927 5s	5,000	5,300	5,300
Cayuhoga co O court house 1923 4s	5,000	5,050	5,050
Duquesne Pa borough 1922–36 4½s	10,000	10,800	10,680
Delormier Que city 1946 4½s	10,000	10,000	10,000
Erie Pa city 1921 4s	34,000	34,000	34,000
Edgewood Pa school 1921–30 4½s	19,000	19,570	19,540
Elyria O water works 1920 4s	2,000	2,020	2,020
Flint Mich water 1928 4s	3,500	3,613	3,500
Gladwin co Mich jail 1924 4½s	10,000	10,532	10,300
Herkimer village N Y paving 1910–19 4 1/10s	30,000	30,150	30,120
Hanover township Pa school 1922 4s	15,000	15,000	15,000
Highland Park Mich water 1927 4½s	5,000	5,400	5,400
Ionia Mich water 1920 4s	18,000	17,460	17,460
Ionia Mich school 1916–20 4½s	5,000	5,050	5,050
Kalamazoo Mich street improv 1913–14 4½s	11,000	11,220	11,220
Kalamazoo Mich city improv 1913–14 4½s	14,000	14,280	14,280
Kalamazoo Mich elec light 1919 4½s	2,000	2,080	2,080
Kalamazoo Mich elec light 1920 4½s	2,000	2,080	2,080
Kalamazoo Mich elec light 1923 4½s	1,000	1,050	1,050
Leavenworth Kan city 1910–11 5s	1,500	1,515	1,505
Medina O street paving 1911–17 5s	2,140	2,269	2,236
New York co 1918 3 3/10s	50,000	47,500	47,500
New York city E river bridge 1928 3½s	25,000	23,500	23,500
New York city corp stock 1959 4s	50,000	50,000	50,000
New Kensington Pa school 1937 5s	15,000	15,900	15,900
New Kensington Pa school 1938 5s	15,000	15,900	15,900
Olean N Y school 1916–19 4s	15,000	15,000	15,000
Olean N Y city park 1920–24 4s	15,000	15,000	15,000
Plains township Pa school 1910 5s	7,000	7,000	7,000
Pittsburg Pa 23d wd school 1926 4s	7,000	7,210	7,210
Pittsburg Pa Homewood school 1920 4s	2,000	2,016	2,040
Port Huron Mich repairing 1911 4s	7,000	7,000	7,000
Rye Harrison N Y school 1917–42 5s	61,000	68,930	66,900
Rankin Pa borough 1926–27 4½s	3,500	3,679	3,810
Rochester Pa school 1930–38 4½s	9,000	9,382	9,360
Syracuse N Y school 1919–22 3½s	24,800	23,808	23,994
Syracuse N Y harbor improv 1910–22 3½s	6,500	6,240	6,365
Sheridan Pa school 1934 4s	10,000	10,000	10,000
Summit co O court house 1914–17 4s	25,000	25,000	25,000
Stone township O school 1910–14 4s	5,000	5,000	5,000
Shelby O rfdg 1916–19 4½s	5,000	5,100	5,090
Trafford City Pa school 1935 4s	4,000	4,000	3,840
Wilkes-Barre Pa city 1926 4s	5,000	5,050	5,100
West View Pa school 1925 4½s	2,000	2,080	2,080
Wyandotte Mich water 1930 4½s	10,000	10,600	10,600
Totals	$891,315	$910,098	$908,428

CATHOLIC RELIEF AND BENEFICIARY ASSOCIATION

AUBURN, N. Y.

[Commenced business January 31, 1893.]

THOMAS H. O'NEIL, President MARGARET H. GRANEY, Secretary

Attorneys for service of process in the State of New York, MURPHY, KEENAN & KEENAN, Rochester, N. Y.

INCOME

	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax	All other dues and assessments
Mortuary	$6,723 23	$111,336 58	.....	.....
Relief reserve	.....	.....	.....	$753 28
Advance assessment	.....	.....	.....	1,103 85
Sick and accident	709 00	6,191 52	.....	.....
Expense	.....	.....	$7,042 00	5,514 18
Totals	$7,432 23	$117,528 10	$7,042 00	$7,371 31

Total paid by members	$140,273 73
Interest	2,446 71
Sale of lodge supplies	1,[illegible] 23
From all other sources	395 22
Total Income	**$144,286 89**
Ledger Assets December 31, 1908	**71,434 73**
Total	**$215,721 62**

DISBURSEMENTS

Losses and claims:		
Death	$111,704 55	
Sick and accident	5,624 25	
Total benefits paid		$117,328 80
Commissions and fees to deputies or organizers		1,127 00
Salaries of managers and agents		4,055 50
Salaries and other compensation of officers and trustees		2,339 63
Salaries and other compensation of committees		179 76
Salaries of office employees		269 92
Traveling and other expenses of officers, trustees and committees		310 54
Insurance department fees		55 00
Rents		174 18
Advertising, printing and stationery		1,583 66
Postage, express, telegraph and telephone		797 74
Lodge supplies		448 17
Official publication		2,674 39
Legal expenses		95 10

Furniture and fixtures	$230 25
Bonding officers	358 44
All other disbursements	608 06
Total Disbursements	**$132,636 14**
Balance	**$83,085 48**

LEDGER ASSETS

Mortgage loans	$27,284 05
Book value of bonds	331 95
Deposited in trust companies and banks *on interest*	36,655 94
Deposited in banks *not on interest*	18,813 54
Total	**$83,085 48**

NON-LEDGER ASSETS

Furniture fixtures and supplies	3,000 00
Gross Assets	**$86,085 48**

DEDUCT ASSETS NOT ADMITTED

Furniture fixtures and supplies	3,000 00
Total Admitted Assets	**$83,085 48**

LIABILITIES

Policy or certificate claims:	
Due and unpaid	$45 45
Resisted	3,000 00
Reported, not yet adjusted	13,500 00
Total Liabilities	**$16,545 45**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Advance assessment	Sick and accident	Expense	Totals
Balance on hand December 31, 1908.	$7,254 15	$50,966 58	$9,493 87	$3,347 05	$373 08	$71,434 73
Receipts per *Income Exhibit*, viz.:						
First year's assessments and premiums	6,723 23	.....	.....	709 00	.....	7,432 23
Subsequent years' assessments and premiums	111,336 58	.....	.....	6,191 52	.....	117,528 10
Dues and per capita tax	.....	.....	.....	.....	7,942 09	7,942 09
All other dues and assessments	.....	.....	1,103 85	753 28	5,514 18	7,371 31
Interests and rents	.....	2,446 71	.....	.....	.....	2,446 71
Sale of Lodge supplies	.....	.....	.....	.....	1,171 23	1,171 23
From all other sources	.....	.....	.....	.....	395 22	395 22
Totals	$125,313 96	$53,413 29	$10,597 72	$11,000 85	$15,395 80	$215,721 62
Increase by transfers	.....	720 52	.....	.....	.....	720 52
	$125,313 96	$54,133 81	$10,597 72	$11 000 85	$15,395 80	$216,442 14
Decrease by transfers	.....	.....	.....	720 52	.....	720 52
Balance after transfers	$125,313 96	$54,133 81	$10,597 72	$10,280 33	$15,395 80	$215,721 62
Disbursements during year	111,704 55	.....	.....	5,624 25	15,307 34	132,636 14
Balance on hand December 31, 1909	$13,609 41	$54,133 81	$10,597 72	$4,656 08	$88,46	$83,085 48

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	11,548	$9,866,250	6,983	$6,077,000
Benefit certificates written in 1909	1,380	1,268,500	716	661,000
Totals	12,928	$11,134,750	7,699	$6,738,000
Deduct terminated or decreased in 1909	1,035	831,250	650	528,500
Total benefit certificates in force December 31, 1909	11,893	$10,303,500	7,049	$6,209,500
Benefit certificates terminated by death in 1909	131	124,250	85	85,750
Benefit certificates terminated by lapse in 1909	904	707,000	565	442,750

Received in 1909 from members in New York:

Mortuary	$74,878 40
Sick and accident	3,802 00
Expense	6,657 84
Total	$85,338 24

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	5	$4,000	4	$3,000
Claims (face value) incurred in 1909	131	124,250	85	86,250
Totals	136	$128,250	89	$89,250
Claims paid in 1909	118	111,705	80	80,205
Claims unpaid December 31, 1909	18	$16,345	9	$9,045

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims incurred in 1909	197	$5,929	105	$3,219
Claims paid in 1909	188	$5,624	100	$3,063
Claims rejected in 1909	9	$305	5	$156

SCHEDULE OF BONDS OWNED

	Book value	Par value	Co & dep't market value
Rochester city & town of Gates sewer known as West Side sewer	$332	$500	$332

CATHOLIC WOMEN'S BENEVOLENT LEGION

No. 153 EAST FORTY-FOURTH STREET, NEW YORK

[Commenced business August, 1895.]

MARGARET B. HURLEY, President MRS. SARA E. SKELLY, Secretary

Attorney for service of process in the State of New York, WM. D. McNULTY, No. 141 Broadway, New York

INCOME

	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax	All other dues and assessments
Mortuary	$201 91	$125,491 16	.....	.....
Reserve	22 44	13,961 23	.....	.....
Expense	.....	.....	$12,021 05	$617 75
Totals	$224 35	$139,452 41	$12,021 05	$617 75

Total paid by members	$152,315 56
Interest	10,715 00
Rents	1,571 20
Sale of lodge supplies	2,441 00
From all other sources	583 05
Total Income	**$167,625 81**
Ledger Assets December 31, 1908	**257,363 93**
Total	**$424,989 74**

DISBURSEMENTS

Losses and claims:	
Death	$133,475 36
Salaries and other compensation of officers and trustees	3,337 25
Salaries of office employees	2,602 14
Medical examiners' expenses	12 26
Traveling and other expenses of officers, trustees and committees	591 54
Insurance department fees	49 00
Rents	704 20
Advertising, printing and stationery	649 23
Postage, express, telegraph and telephone	860 53
Official publication	641 19
Expense of supreme lodge meeting	2,835 15
Legal expenses	3,565 47
Taxes, repairs and other expenses on real estate	1,613 10
All other disbursements	181 97
Total Disbursements	**$151,118 39**
Balance	**$273,871 35**

LEDGER ASSETS

Book value of real estate	$22,250 00
Mortgage loans	128,000 00
Book value of bonds	31,056 25
Deposited in trust companies and banks *on interest*	92,202 65
Cash in association's office	362 45
Total	**$273,871 35**

NON-LEDGER ASSETS

Interest due	1,359 20
Assessments actually collected by subordinate lodges not yet received by Supreme Lodge	12,177 39
Taxes, charter and supplies	911 29
Gross Assets	**$288,319 23**

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value	$3,156 25	
Taxes, charter and supplies	911 29	
Total		4,067 54
Total Admitted Assets		**$284,251 69**

LIABILITIES

Policy or certificate claims:		
Resisted	$1,000 00	
Reported, not yet adjusted	16,500 00	
Total		$17,500 00
Advance assessments		2 80
Miscellaneous accounts		3,928 56
Total Liabilities		**$21,431 36**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Real estate	One per cent	Expense	Totals
Balance on hand December 31, 1908	$72,974 04	$183,618 46	$355 10	$2 80	$413 53	$257,363 93
Receipts per *Income Exhibit*, viz.:						
First year's assessments and premiums	201 91	22 44	.....	.....	.....	224 35
Subsequent years' assessments and premiums	125,491 16	13,941 25	.....	.....	.....	139,432 41
Dues and per capita tax	.....	.....	.....	.....	12,021 05	12,021 05
All other dues and assessments	.....	.....	.....	.....	617 75	617 75
Interests and rents	2,166 79	8,548 21	1,571 20	.....	.....	12,286 20
Sale of Lodge supplies	.....	.....	.....	.....	2,441 00	2,441 00
From all other sources	18 00	2 00	.....	.....	583 05	603 05
Totals	$200,851 90	$206,132 36	$1,926 30	$2 80	$16,076 38	$424,989 74
Disbursements during year	133,475 36	.....	1,613 10	.....	16,029 93	151,118 39
Balance on hand December 31, 1909	$67,376 54	$206,132 36	$313 20	$2 80	$46 45	$273,871 35

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	17,113	$11,737,750	9,769	$6,502,750
Benefit certificates written in 1909	389	229,500	181	82,750
Totals	17,502	$11,967,250	9,950	$6,585,500
Deduct terminated or decreased in 1909	645	414,750	351	222,750
Total benefit certificates in force December 31, 1909	16,857	$11,552,500	9,599	$6,362,750
Benefit certificates terminated by death in 1909	188	134,250	108	74,250
Benefit certificates terminated by lapse in 1909	457	280,500	243	148,500

Received in 1909 from members in New York:	
Mortuary	$69,406 29
Reserve	7,708 87
Expense	9,062 32
Total	$86,177 48

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, in 1909	26	$17,000	16	$11,250
Claims (face value) incurred in 1909	188	134,250	108	74,250
Totals	214	$151,250	124	$85,500
Claims paid in 1909	184	133,475	103	74,549
Balance	30	$17,775	21	$10,951
Saved by compromising or scaling down claims in 1909	.....	275	.....	201
Claims unpaid December 31, 1909	30	$17,500	21	$10,750

SCHEDULE OF BONDS OWNED

	Book value	Par value	Co & dep't market value
New York & Northern 1st gold N Y C & H R R R system 1927 5s	$6,025	$5,000	$5,400
New York city gold 1954 3½s	25,031	25,000	22,500
Totals	$31,056	$30,000	$27,900

DER BAYERISCHE NATIONAL VERBAND VON NORD-AMERIKA

No. 258 GUILFORD STREET, BUFFALO, N. Y.

[Commenced business May 7, 1901.]

LOUIS SCHICK, President — VALENTINE BLENKLEIN, Secretary

Attorney for service of process in the State of New York, BENNO LOEWY, No. 206 Broadway, New York

INCOME

	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax	
Mortuary	$711 90	$26,959 65	.....	
Expense	.....	.....	$1,463 25	
Totals	$711 90	$26,959 65	$1,463 25	
Total paid by members				$29,134 80
Interest				770 36
Sale of lodge supplies				5 35
From all other sources				11 00
Total Income				**$29,921 51**
Ledger Assets December 31, 1908				**17,862 36**
Total				**$47,783 87**

DISBURSEMENTS

Losses and claims:	
Death	$22,450 00
Salaries of officers and trustees	775 00
Advertising, printing and stationery	111 00
Postage, express, telegraph and telephone	90 86
Expense of supreme lodge meeting	267 00
Bonding officers	24 00
Total Disbursements	**$23,717 86**
Balance	**$24,066 01**

LEDGER ASSETS

Deposited in trust companies and banks *on interest*	$24,064 04
Cash in association's office	1 97
Total	**$24,066 01**

NON-LEDGER ASSETS

Assessments actually collected by subordinate lodges not yet received by supreme lodge	468 15
Furniture and fixtures	70 00
Capita tax not received	287 15
Gross Assets	**$24,891 31**

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures	$70 00	
Capita tax not received	287 15	
Total		$357 15
Total Admitted Assets		**$24,534 16**

LIABILITIES

Policy or certificate claims adjusted, not yet due	$1,200 00

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Totals
Balance on hand December 31, 1908	$4,397 75	$10,370 55	$3,094 06	$17,862 36
Receipts per *Income Exhibit*, viz.:				
First year's assessments and premiums	711 90	.....	.....	711 90
Subsequent years' assessments and premiums	26,959 65	.....	.....	26,959 65
Dues and per capita tax	.....	.....	1,463 25	1,463 25
Interests and rents	.....	770 36	.....	770 36
Sale of Lodge supplies	.....	.....	5 35	5 35
From all other sources	.....	.....	11 00	11 00
Totals	$32,069 30	$11,140 91	$4,573 66	$47,783 87
Increase by transfers	.....	2,500 00	.....	2,500 00
	$32,069 30	$13,640 91	$4,573 66	$50,283 87
Decrease by transfers	.....	.....	2,500 00	2,500 00
Balance after transfers	$32,069 30	$13,640 91	$2,073 66	$47 783 87
Disbursements during year	22,450 00	.....	1,267 86	23,717 86
Balance on hand December 31, 1909	$9,619 30	$13,640 91	$805 80	$24,066 01

EXHIBIT OF CERTIFICATES

	Total business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	4,887	$1,614,400	2,655	$875,400
Benefit certificates written in 1909	211	71,000	87	28,000
Totals	5,098	$1,685,400	2,742	$903,400
Deduct terminated or decreased in 1909	236	102,250	140	43,100
Total benefit certificates in force December 31, 1909	4,862	$1,583,150	2,602	$860,300
Benefit certificates terminated by death in 1909	66	22,850	37	12,750
Benefit certificates terminated by lapse in 1909	170	79,400	103	30,350

Received in 1909 from members in New York:	
Mortuary	$7,032 00
Expense	744 45
Total	$7,776 45

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	2	$800	1	$400
Claims (face value) incurred in 1909	66	22,850	36	12,350
Totals	68	$23,650	37	$12,750
Claims paid in 1909	65	22,450	.....	.....
Claims unpaid December 1, 1909	3	$1,200	.....	.....

DUKES AND DUCHESSES OF EDOM

ELMIRA, N. Y.

[Commenced business November 1, 1906.]

GEORGE H. ROBERTS, President CHAS. B. SWARTWOOD, Secretary

Attorney for service of process in the State of New York, CHARLES B. SWARTWOOD, Elmira, N. Y.

INCOME

	Certificate fees	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax
Mortuary	.....	$119 15	$668 18	.....
Sick and accident	.....	21 95	.....	.....
Expense	$5 50	126 60	898 64	$176 30
Totals	$5 50	$267 70	$1,566 82	$176 30

Total paid by members	$2,016 32
Total Income	**$2,016 32**
Ledger Assets December 31, 1908	**471 36**
Total	**$2,487 68**

DISBURSEMENTS

Losses and claims:	
Death	$363 63
Commissions and fees to deputies or organizers	387 40
Compensation of officers and trustees	245 45
Salaries of office employees	95 00
Traveling and other expenses of officers, trustees and committees	324 58
Rents	150 00
Advertising, printing and stationery	142 18
Postage, express, telegraph and telephone	43 04
All other disbursements	20 90
Total Disbursements	**$1,763 18**
Balance	**$724 50**

LEDGER ASSETS

Cash in association's office	$724 50

LIABILITIES

Advance assessments	$8 50
Miscellaneous accounts	140 03
Total Liabilities	**$148 53**

EXHIBIT OF FUNDS

	Mortuary	Sick and accident	Expense	Totals
Balance on hand December 31, 1908	$471 36	.....	.....	$471 36
Receipts per *Income Exhibit*, viz.:				
First year's assessments and premiums	119 15	$21 95	$126 60	267 70
Subsequent years' assessments and premiums	668 18	.....	898 64	1,566 82
Dues and per capita tax	.....	.....	176 30	176 30
From all other sources	.....	.....	5 50	5 50
Totals	$1,258 69	$21 95	$1,207 04	$2,487 68
Increase by transfers	.....	.....	192 51	192 51
Balance	$1,258 69	$21 95	$1,399 55	$2,680 19
Decrease by transfers	192 51	.....	.....	192 51
Balance after transfers	$1,066 18	$21 95	$1,399 55	$2,487 68
Disbursements during year	363 63	.....	1,399 55	1,763 18
Balance on hand December 31, 1909	$702 55	$21 95	.....	$724 50

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1908	236	$217,412
Benefit certificates written in 1909	106	27,000
Totals	342	$244,412
Deduct terminated or decreased in 1909	99	50,709
Total benefit certificates in force December 31, 1909	243	$193,703
Benefit certificates terminated by death in 1909	1	52
Benefit certificates terminated by lapse in 1909	98	50,657

Received in 1909 from members in New York:	
Mortuary	$787 33
Sick and accident	21 95
Expense	1,207 04
Total	$2,016 32

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1908	1	$311 63
Claims (face value) incurred in 1909	1	52 00
Totals	2	$363 63
Claims paid in 1909	2	363 63

FORESTERS OF AMERICA*

No. 275 GROVE STREET, JERSEY CITY, N. J.

[Commenced business October 1, 1876.]

JOHN F. COSGROVE, President T. M. DONNELLY, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	Membership fees actually received
Mortuary	$16,456 05
Toal Income	**$16,456 05**
Ledger Assets December 31, 1908	**21,375 72**
Total	**$37,831 77**

DISBURSEMENTS

Losses and claims:	
Death	$17,000 00
Balance	**$20,831 77**

LEDGER ASSETS

Deposited in banks *not on interest*	$20,831 77

EXHIBIT OF FUNDS

	Mortuary
Balance on hand December 31, 1908	$21,375 72
Receipts per *Income Exhibit*, viz.:	
First year's assessments and premiums	16,456 05
Totals	$37,831 77
Disbursements during year	17,000 00
Balance on hand December 31, 1909	$20,831 77

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	314	$334,500	95	$97,500
Deduct terminated or decreased in 1909	12	$17,000	.....	.....
Total benefit certificates in force December 31, 1909	302	$317,500	95	$97,500

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims paid in 1909	12	$17,500	.....	.....

* Withdrew from New York State July 13, 1910.

THE SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS

TORONTO, CANADA

[Commenced business July 1, 1881.]

E. G. STEVENSON, President R. MATHISON, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax	All other dues and assessments
Mortuary	.....	$112,225 23	$3,822,941 02	.....	.....
Sick and funeral	$22 00	.....	295,357 59	.....	.....
General	379 74	.....	.....	$264,988 72	$2,389 48
Totals	$401 74	$112,225 23	$4,118,298 61	$264,988 72	$2,389 48
Deduct payment returned to applicants	.....	.....	132,476 07	1,139 44	.....
	$401 74	$112,225 23	$3,985,822 54	$263,849 28	$2,389 48

Total paid by members		$4,364,688 27
Interest		610,871 03
Rents		7,461 87
Sundry refunds		2,228 29
Redeposited cheques of 1908		2,295 22
Refunds fire insurance re investments		362 61
Contribution from general fund to sick and permanent disability fund		36,000 00
Total Income		**$5,023,907 29**
Ledger Assets December 31, 1908		**12,897,419 60**
Total		**$17,921,326 89**

DISBURSEMENTS

Losses and claims:		
Death	$2,177,422 83	
Permanent disability	181,452 32	
Sick	229,021 27	
Old age benefits	128,859 51	
Funeral	18,571 96	
Expectation of life	3,430 45	
Total benefits paid		$2,738 758 34
Commissions and fees to deputies or organizers		30,423 45
Salaries of deputies and organizers		118,399 24

Salaries of managers and agents	$109,164 08
Salaries and other compensation of officers and trustees	36,978 80
Salaries and other compensation of committees	5,385 75
Salaries of office employees	94,866 20
Traveling and other expenses of officers, trustees and committees	8,590 86
Insurance department fees	2,070 14
Rents	8,536 00
Advertising, printing and stationery	3,733 83
Postage, express, telegraph and telephone	5,476 07
Lodge supplies	9,488 06
Official publication	22,160 55
Legal expenses	18,727 55
Furniture and fixtures	2,270 70
Taxes, repairs and other expenses on real estate and investments	4,322 68
Charged off investments	8,961 58
Fraternal societies	1,775 97
Donations	2,152 00
Contributions and interest from general to sick and partial disability fund	43,130 32
All other disbursements	5,865 84
Total Disbursements	$3,281,238 01
Balance	$14,640,088 88

LEDGER ASSETS

Book value of real estate	$863,373 52
Funds invested by Union Trust Co.; mortgage loans, bonds and stocks	4,211,383 04
Mortgage loans	2,887,748 11
Book value of bonds $2,231,082.97 and stocks $2,406,463.89	4,637,546 86
Deposited in trust companies and banks *on interest*	540,037 35
Stocks, bonds and other securities belonging to Independent Order of Foresters, December 31, 1909, held in trust by the Union Trust Co. Ltd. and to be taken over in place of $1,500,000 (par value) capital stock of the Union Trust Co. Ltd. surrendered by Supreme Court of the I. O. F. on reduction of capital stock of the Union Trust Co. Ltd., from $2,000,000 to $1,000,000	1,500,000 00
Total	$14,640,088 88

NON-LEDGER ASSETS

Interest due and accrued	84,078 26
Rents due and accrued	801 74
Market value of bonds and stocks over book value	103,593 74
Assessments actually collected by subordinate lodges not yet received by supreme lodge	3,631 75
Temporary advances re fire insurance	282 34
Furniture and fixtures	30,181 83
Certificate liens	330,011 27
Gross Assets	$15,192,699 81

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures	$30,181 83	
Certificate liens	330,011 27	
Total		360,193 10
Total admitted Assets		$14,832,506 71

LIABILITIES

Policy or certificate claims:		
Due and unpaid	$4,491 36	
Adjusted, not yet due	6,746 22	
Resisted	28,496 27	
Reported, not yet adjusted	107,063 47	
Permanent disability claims and notices	135,137 66	
Present value of unpaid instalments	652,278 71	
Total		$934,213 69
Advance assessments		5,273 16
Unpaid accounts		3,507 37
Total Liabilities		**$942,994 22**

EXHIBIT OF FUNDS

	Mortuary	Sick and funeral	Expense	Totals
Balance on hand December 31, 1908	$12,756,940 37	$116,071 70	$24,407 53	$12,897,419 60
Receipts per *Income Exhibit*, viz.:				
Membership fees	.....	22 00	379 74	401 74
First year's assessments and premiums	112,225 23	.....	.....	112,225 23
Subsequent years' assessments and premiums	3,691,939 88	293,882 66	.....	3,985,822 54
Dues and per capita tax	.....	.....	263,849 28	263,849 28
All other dues and assessments	.....	.....	2,389 48	2,389 48
Interest and rents	618,332 90	.....	.....	618,332 90
From all other sources	40,424 39	211 73	250 00	40,886 12
Totals	$17,219,862 77	$410,188 09	$291,276 03	$17,921,326 89
Increase by transfers	.....	.....	198,605 93	198,605 93
Balance	$17,219,862 77	$410,188 09	$489,881 96	$18,119,932 82
Decrease by transfers	198,605 93	.....	.....	198,605 93
Balance after transfers	$17,021,256 84	$410,188 09	$489,881 96	$17,921,326 89
Disbursements during year	2,504,449 37	294,081 95	482,706 69	3,281,238 01
Balance on hand December 31, 1909	$14,516,807 47	$116,106 14	$7,175 27	$14,640,088 88

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	239,716	$246,027,884	24,355	$24,010,858
Benefit certificates written in 1909	18,516	14,146,311	2,092	1,474,500
Benefit certificates increased in 1909	.....	92,818	.....	8,500
Totals	258,232	$260,267,013	26,447	$25,493,858
Deduct terminated or decreased in 1909	25,202	21,025,168	2,663	2,249,633
Total benefit certificates in force December 31, 1909	233,030	$239,241,845	23,784	$23,244,225
Benefit certificates terminated by death in 1909	2,053	2,199,863	209	226,167
Benefit certificates terminated by lapse in 1909	23,144	18,439,854	2,454	1,997,416

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates terminated by disability, etc., in 1909.	5	$314,016	.....	$19,050
Benefit certificates decreased in 1909	.....	71,435	.....	7,000

Received in 1909 from members in New York:	
Mortuary	$380,938 99
S. and F.	18,160 44
General	26,241 84
Total	$425,341 27

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	182	$192,115	18	$16,750
Claims (face value) incurred in 1909	2,053	2,199,863	209	226,167
Totals	2,235	$2,391,978	227	$242,917
Claims paid in 1909	2,075	2,177,423	214	228,903
Balance	160	$214,555	13	$14,014
Saved by compromising or scaling down claims in 1909	.....	$56,754	.....	$1,160
Claims rejected in 1909.....	32	32,446	4	3,500
Claims unpaid December 31, 1909	128	125,355	9	9,354

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	266	$157,413 27	29	$15,000 00
Claims incurred in 1909 ...	564	322,634 57	57	29,603 00
Totals	830	$480,047 84	86	$44,603 00
Claims paid in 1909	332	181,452 32	32	16,750 00
Balance	498	$298,595 52	54	$27,853 00
Saved by compromising or scaling down claims in 1909	.....	$14,431 90	.....	$1,225 00
Claims rejected in 1909	247	146,913 29	28	14,500 00
Claims unpaid December 31, 1909	251	137,250 33	26	12,128 00

EXHIBIT OF SICK AND FUNERAL CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	398	$10,649	6	$262
Claims incurred in 1909	11,118	250,724	624	13,878
Totals	11,516	$261,373	630	$14,140
Claims paid in 1909	11,072	247,593	618	13,868
Claims unpaid December 31, 1909	444	$13,780	12	$272

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	1	$100	.....	.....
Claims incurred in 1909	941	132,390	21	$2,650
Totals	942	$132,490	21	$2,650
Claims paid in 1909	941	132,290	21	2,650
Claims unpaid December 31, 1909	1	$200	.....	.....

SCHEDULE OF BONDS AND STOCKS OWNED

Debentures:	Book value	Par value	Company market value	Department market value
Town of Prince Albert 1911 6s	$7,063	$7,000	$7,140	$7,140
Town of Toronto Junction 1935 4½s	7,400	7,400	7,696	7,696
Town of Ayre 1910 5s	2,203	2,000	2,000	2,000
Town of Sault St Marie 1911 5s	6,020	6,000	6,060	6,060
Town of Campbellford 1919 5s	7,638	7,534	7,685	7,685
Town of Campbellford 1919 5s	5,074	5,023	5,123	5,123
Town of Forest A 1910 5s	526	526	526	526
Town of Forest B 1910 5s	152	152	152	152
City of Vancouver No 1 1912 5s	5,045	5,000	5,100	5,100
Town of Watford 1911 5s	1,049	1,044	1,044	1,044
Town of Essex 1921 5s	4,979	4,901	5,097	5,097
Village of Lucknow 1910 5s	5,013	5,000	5,000	5,000
Town of Mattawa 1910 5s	458	458	458	458
Town of Hagorsville 1910 5s	459	459	459	459
Town of Brampton 1910 5s	1,070	1,070	1,070	1,070
Town of Simcoe 1910 5s	3,009	3,000	3,000	3,000
City of Charlottetown 1923–28 4s	25,065	25,000	25,000	25,000
Town of Berlin 1936 4½s	52,810	52,072	53,114	53,114
City of Vancouver No 2 1945 4s	48,835	50,000	50,000	50,000
City of Winnipeg 1920 4s	49,590	50,000	50,000	50,000
City of Edmonton 1927 4½s	44,257	45,000	45,900	45,900
City of Leithbridge 1947 5s	52,473	53,950	56,108	56,108
City of Brandon 1937–36 4½s	36,104	39,000	38,220	38,220
Province of Ontario 1936 3½s	250,000	250,000	240,000	240,000

SCHEDULE OF BONDS AND STOCKS OWNED — (Continued)

	Book value	Par value	Company market value	Department market value
Debentures:				
Toronto Land Ins Co 1910 6s	$30,000	$30,000	$31,500	$30,000
Town of Kenora 1936 5½s	26,795	25,000	26,862	27,250
Town of Buckingham 1938 5s	25,000	25,000	25,000	25,000
Town of Strathcona 1939 4½s	33,666	33,405	33,405	32,069
Town of Kamloops 1920 5s	15,245	15,000	15,000	15,000
Town of Kamloops 1934 5s	4,082	4,000	4,000	4,000
City of Moosyaw 1956 5s.	49,247	49,246	50,231	50,231
Bonds:				
Ontario Gov annuties 1944 4s	25,866	27,904	27,904	27,904
A R Rogers Lumber Co 1909-26 6s	187,000	187,000	187,000	187,000
Lamb Watson Lumber Co 1909–26 6s	220,000	220,000	220,000	220,000
Robert Simpson Co 1912–16 5s	250,000	250,000	250,000	250,000
Toronto & York Radial Ry 1919 5s	46,796	50,000	50,000	50,000
Merchants Steamship Co 1918 6s	36,065	36,000	36,000	36,000
Windsor & Essex Ry 1947 5s	626,574	750,000	637,500	637,500
Independent Lumber Co 1913–17 6s	208,415	208,415	208,415	208,415
Lindon Apartments 1932 5s	200,000	200,000	200,000	200,000
Western Canada Flour Mills Co 1928 6s	9,923	9,734	9,928	10,220
Canada Conld Rubber Co 1946 6s	9,502	10,000	10,000	9,900
Electrical Development Co 1933 5s	75,000	75,000	75,000	63,750
Dominion I & S Co 1929 5s	70,000	70,000	70,000	67,200
Can Northern Ry Lots 1 & 3 1913–19 4½s	67,401	70,000	70,000	68,600
Can Northern Ry Lots 2 1913–19 4½s	50,040	50,000	50,000	49,000
P Burns & Co 1924 6s	100,000	100,000	103,000	102,000
Merchants' Steamship Co 1919 6s	48,500	48,500	48,500	48,500
Stocks:				
New Brunswick Gov	20,000	20,000	20,000	20,000
Dominion of Can.	100,000	100,000	100,000	100,000
Alexandria Palace.	250	250	250	250
West Australia Gov	48,666	48,666	48,666	48,666
Victoria Gov Stock Australia	24,334	24,333	22,874	22,874
Victoria Gov Stock Australia	9,831	9,831	9,241	9,241
South Australia..	24,333	24,333	21,413	21,413
Queensland	48,667	48,667	47,207	47,207
51 Royal Mtge Bank Norway	35,653	39,040	35,136	35,136
92 Credit Union of Owners of Real Estate Denmark.	36,601	38,505	36,965	36,965
1,636 Hamilton C P & L Co	149,948	163,600	163,600	147,240
700 Northern Crown Bk	77,000	70,000	70,000	65,100
625 Standard Bank ..	70,000	31,250	70,938	70,938
1,970 Union Trust Co..	246,250	197,000	325,050	325,050
7,130 Union Trust Co held in trust	714,600	713,000	1,176,450	1,176,450
Totals	$4,637,547	$4,694,271	$5,202,989	$5,162,023

FRATERNAL ACCIDENT ASSOCIATION OF AMERICA

WESTFIELD, MASS.

[Commenced business May 4, 1887.]

JAMES NOBLE, Jr., President H. N. KINGSBURY, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax
Mortuary	.....	.....	$800 00	.....
Sick and accident	.....	$63 00	2,213 50	.....
Expense	$150 00	.....	.....	$2,909 50
Totals	$150 00	$63 00	$3,015 50	$2,909 50

Total paid by members		$6,138 00
From all other sources		48 00
Total Income		**$6,186 00**
Ledger Assets December 31, 1908		**5,706 00**
Total		**$11,892 00**

DISBURSEMENTS

Losses and claims:		
Death	$1,050 00	
Sick and accident	1,792 59	
Total benefits paid		$2,842 59
Salaries of officers and trustees		1,562 59
Salaries of office employees		720 00
Medical examiners' fees and salaries		49 00
Collection and remittance of assessments and dues		124 80
Rents		175 00
Advertising, printing and stationery		171 44
Postage, express, telegraph and telephone		313 71
Legal expenses		433 33
Total Disbursements		**$6,392 46**
Balance		**$5,499 54**

LEDGER ASSETS

Cash in association's office, $5,064.26; in banks *not on interest* $435.28	$5,499 54

LIABILITIES

Policy or certificate claims:	
Resisted	$3,000 00
Reported, not yet adjusted	530 42
Total Liabilities	**$3,530 42**

EXHIBIT OF FUNDS

	Mortuary	Sick and accident	Expense	Totals
Balance on hand December 31, 1908	$350 00	$4,744 82	$611 18	$5,706 00
Receipts per *Income Exhibit*, viz.:				
Membership fees	.....	.....	150 00	150 00
First year's assessments and premiums	.....	63 00	.....	63 00
Subsequent years' assessments and premiums	800 00	2,215 50	.....	3,015 50
Dues and per capita tax	.....	.....	2,909 50	2,909 50
From all other sources	.....	.....	48 00	48 00
Totals	$1,150 00	$7,023 32	$3,718 68	$11,892 00
Disbursements during year	1,050 00	1,792 59	3,549 87	6,392 46
Balance on hand December 31, 1909	$100 00	$5,230 73	$168 81	$5,499 54

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	911	$1,366,400	37	$10,350
Benefit certificates written in 1909	461	61,400	.....	.....
Totals	1,372	$1,427,800	37	$10,350
Deduct terminated or decreased in 1909	460	197,350	12	2,500
Total benefit certificates in force December 31, 1909	912	$1,230,450	25	$7,850
Benefit certificates terminated by death in 1909	10	30,000	.....	.....
Benefit certificates terminated by lapse in 1909	450	167,350	12	2,500

Received in 1909 from members in New York:

Mortuary	$60 00
Sick and accident	90 00
Expense	150 00
Total	$300 00

EXHIBIT OF DEATH CLAIMS

	Total Claims	
	Number	Amount
Claims unpaid December 31, 1908	2	$4,050
Claims (face value) incurred in 1909	1	100
Totals	3	$4,150
Claims paid in 1909	1	1,050
Balance	2	$3,100
Claims unpaid December 31, 1909	2	$3,100

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	5	$233 57	.....	.....
Claims incurred in 1909	36	1,989 44	4	$94 11
Totals	41	$2,223 01	4	$94 11
Claims paid in 1909	37	1,792 59	4	94 11
Claims unpaid December 31, 1909	4	$430 42	.....	.....

THE FRATERNAL BENEFIT LEAGUE

NEW HAVEN, CONN.

[Commenced business August 1, 1900.]

HUGH GIBB, President — FRANK P. TYLER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax	[Medical examiners' fees
Mortuary	.....	$1,954 91	$35,622 51	.....	.....
Extension fund	.....	3,318 43	.....	.....	.....
Sick and accident	.....	231 50	778 64	.....	.....
Expense	$39 50	883 13	12,128 61	$282 00	$81 50
Totals	$39 50	$6,387 97	$48,529 76	$282 00	$81 50
Deduct paym't returned to applicants	.....	183 74	.....	.....	.....
	$39 50	$6,204 23	$48,529 76	$282 00	$81 50

Total paid by members	$55,136 99
Interest	2,242 65
Rents	547 00
Sale of lodge supplies	251 31
From all other sources	75 30
Total Income	**$58,253 25**
Ledger Assets December 31, 1908	**50,998 01**
Total	**$109,251 26**

DISBURSEMENTS

Losses and claims:		
Death	$24,376 26	
Sick and accident	487 71	
Total benefits paid		$24,863 97
Commissions and fees to deputies or organizers		1,987 03
Salaries of deputies and organizers		1,250 00
Salaries of officers and trustees		2,428 00
Salaries and other compensation of committees		21 00
Salaries of office employees		1,378 50
Medical examiners' fees and salaries		2,158 00
Traveling and other expenses of officers, trustees and committees		1,176 24
Collection and remittance of assessments and dues		1,033 82
Insurance department fees		28 00

Rents	$425 00
Advertising, printing and stationery	455 80
Postage, express, telegraph and telephone	432 83
Lodge supplies	175 35
Official publication	860 21
Legal expenses	1 10
Furniture and fixtures	865 49
Taxes, repairs and other expenses on real estate	312 91
Instructions	335 55
Associated Fraterities of America	324 05
Organizers' expenses	972 40
All other disbursements	420 43
Total Disbursements	**$41,905 68**
Balance	**$67,345 58**

LEDGER ASSETS

Book value of real estate	$19,000 00
Mortgage loans	6,000 00
Book value of bonds	29,712 50
Deposited in trust companies and banks *on interest*	10,988 63
Cash in association's office, $535.71; in banks *not on interest*, $1,108.74	1,644 45
Total	**$67,345 58**

NON-LEDGER ASSETS

Interest accrued	131 85
Rents accrued	50 00
Market value of bonds over book value	87 50
Assessments actually collected by subordinate lodges not yet received by supreme lodge	4,453 71
Due from subordinate lodges for supplies	214 50
Furniture, fixtures and supplies	2,350 70
Gross Assets	**$74,633 84**

DEDUCT ASSETS NOT ADMITTED

Due from subordinate lodges for supplies	$214 50	
Furniture, fixtures and supplies	2,350 70	
Total		2,565 20
Total admitted Assets		**$72,068 64**

LIABILITIES

Policy or certificate claims reported, not yet adjusted	$1,014 00
Salaries and miscellaneous accounts	231 68
Taxes due or accrued	236 25
Advance assessments	88 46
Interest paid in advance	87 78
Total Liabilities	**$1,658 17**

EXHIBIT OF FUNDS

	Mortuary	Extension	Sick and accident	Expense	Totals
Balance on hand December 31, 1908	$47,046 18	.....	$1,139 59	$2,812 24	$50,998 01
Receipts per *Income Exhibit*, viz.:					
Membership fees	.....	.....	.....	39 50	39 50
First year's assessments and premiums	1,954 91	3,134 69	231 50	883 13	6,204 23
Subsequent years' assessments and premiums	35,622 51	.....	778 64	12,128 61	48,529 76
Dues and per capita tax	.....	.....	.....	282 00	282 00
Medical examiners' fees	.....	.....	.....	81 50	81 50
Interests and rents	2,187 53	.....	55 12	547 00	2,789 65
Sale of Lodge supplies	.....	.....	.....	251 31	251 31
From all other sources	.....	.....	.....	75 30	75 30
Totals	$86,811 13	$3,134 69	$2,204 85	$17,100 59	$109,251 26
Increase by transfers	.....	4,022 18	.....	.....	4,022 18
Balance	$86,811 13	$7,156 87	$2,204 85	$17,100 59	$113,273 44
Decrease by transfers	.....	.....	.....	4,022 18	4,022 18
Balance after transfers	$86,811 13	$7,156 87	$2,204 85	$13,078 41	$109,251 26
Disbursements during year	24,376 26	6,267 43	487 71	10,774 28	41,905 68
Balance on hand December 31, 1909	$62,434 87	$889 44	$1,717 14	$2,304 13	$67,345 58

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	4,073	$4,272,193 50	233	$155,372 50
Benefit certificates written in 1909	1,027	853,089 00	62	43,300 00
Totals	5,100	$5,125,282 50	295	$198,672 50
Deduct terminated or decreased in 1909	760	623,513 00	169	106,601 50
Total benefit certificates in force December 31, 1909	4,340	$4,501,769 50	126	$92,071 00
Benefit certificates terminated by death in 1909	28	25,376 26	.....	.....
Benefit certificates terminated by lapse in 1909	732	591,745 00	169	$106,601 50
Benefit certificates terminated by lien on class B ctfs in 1909	.....	6,391 74	.....	.....

Received in 1909 from members in New York:

Mortuary	$499 50
Extension	268 11
Sick and accident	150 58
Expense	287 12
Total	$1,205 31

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims (face value) incurred in 1909	28	$25,376 26	.....	.....
Claims paid in 1909	27	24,376 26	.....	.....
Claims unpaid December 31, 1909	1	$1,000 00	.....	.....

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims incurred in 1909	18	$501 71	5	$127 14
Claims paid in 1909	17	487 71	5	127 14
Claims unpaid December 31, 1909	1	$14 00	.....	.....

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Consolidated Ry 1954 4s	$9,775	$10,000	$9,400	$9,300
Connecticut Ry & Lighting 1951 4½s	10,075	10,000	10,300	10,300
Town of East Hartford Conn 1933 4s	9,862	10,000	10,100	10,100
Totals	$29,712	$30,000	$29,800	$29,700

THE FRATERNAL MYSTIC CIRCLE

No. 1913 ARCH STREET, PHILADELPHIA, PA.

[Commenced business January, 1885.]

F. H. DUCKWITZ, President D. J. MYERS, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	First year's assessments and premiums	Subsequent year's assessments and premiums	Medical examiners' fees	All other dues and assessments
Mortuary	$11,776 67	$423,548 19	.....	.....
Expense	10,660 01	65,931 87	$1,390 50	$176 10
Totals	$82,436 68	$489,480 06	$1,390 50	$176 10

Total paid by members	$573,483 34
Interest	11,950 80
Rents	4,669 34
Sale of lodge supplies	597 34
Exchange	4 26
Total Income	**$590,705 08**
Ledger Assets December 31, 1908	**304,605 29**
Total	**$895,310 37**

DISBURSEMENTS

Losses and claims:		
Death	$400,524 38	
Permanent disability	32,002 02	
Sick and accident	4,450 28	
Old age benefits	4,260 18	
Assessments returned	1,209 70	
Total benefits paid		$442,446 56
Commissions and fees to deputies or organizers		32,924 84
Salaries of deputies and organizers		13,425 20
Salaries of managers and agents		7,933 37
Salaries of officers and trustees		11,120 68
Salaries and other compensation of committees		405 00
Salaries of office employees		13,181 33
Medical examiners' fees and salaries		3,788 07
Traveling and other expenses of officers, trustees and committees		1,412 23
Collection and remittance of assessments and dues		903 92
Insurance department fees		478 77
Rents		1,980 00
Advertising, printing and stationery		3,506 64
Postage, express, telegraph and telephone		3,103 21
Lodge and office supplies		1,598 51
Official publication		5,602 66

Expense of supreme lodge meeting	$4,667 50
Legal expenses	7,729 76
Furniture and fixtures	467 75
Taxes, repairs and other expenses on real estate	3,410 44
Fraternal congresses	138 00
Fidelity bonds	645 43
Borrowed money repaid	20,000 00
All other disbursements	1,269 73
Total Disbursements	**$582,139 60**
Balance	**$313,170 77**

LEDGER ASSETS

Book value of real estate	$47,920 53
Mortgage loans	151,916 70
Collateral loans	250 00
Book value of bonds, $26,243.75 and stocks, $2,936.25	29,180 00
Deposited in trust companies and banks *on interest*	75,346 06
Cash in association's office	1,723 58
Bills receivable	5,500 00
Accrued interest on mortgages purchased	1,333 30
Total	**$313,170 77**

NON-LEDGER ASSETS

Interest due and accrued	4,609 15
Rents due	65 00
Market value of real estate over book value	9,579 17
Assessments actually collected by subordinate lodges not yet received by supreme lodge	45,912 27
Furniture, fixtures and supplies	6,000 00
Personal and ruling balances	7,250 01
Disability loans	41,675 00
Gross Assets	**$428,261 37**

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$5,500 00	
Personal and ruling balances	7,250 01	
Book value of bonds and stocks over market value	883 75	
Furniture, fixtures and supplies	6,000 00	
Disability loans	41,675 00	
Total		61,308 76
Total admitted Assets		**$366,952 61**

LIABILITIES

Policy or certificate claims:		
Adjusted, not yet due	$2,500 00	
Resisted	12,852 56	
Reported, not yet adjusted	55,249 58	
Present value of deferred death and disability claims payable in instalments	57,362 18	
Total		$127,964 32
Salaries and miscellaneous accounts		6,728 50
Advance assessments		322 13
Total Liabilites		**$135,014 95**

EXHIBIT OF FUNDS

	Mortuary	Expense	Totals
Balance on hand December 31, 1908	$291,976 58	$12,628 71	$304,605 29
Receipts per *Income Exhibit*, viz.:			
First year's assessments and premiums	11,776 67	70,660 01	82,436 68
Subsequent years' assessments and premiums	423,548 19	65,931 87	489,480 06
Medical examiners' fees	.....	1,390 50	1,390 50
All other dues and assessments	.....	176 10	176 10
Interests and rents	15,715 99	904 15	16,620 14
Sale of Lodge supplies	.....	597 34	597 34
From all other sources	.....	4 26	4 26
Totals	$743,017 43	$152,292 94	$895,310 37
Disbursements during year	448,962 80	133,176 80	582,139 60
Balance on hand December 31, 1909	$294,054 63	$19,116 14	$313,170 77

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	23,986	$27,274,250	2,749	$2,236,000
Benefit certificates written in 1909	2,428	2,420,750	512	346,500
Totals	26,414	$29,695,000	3,261	$2,582,500
Deduct terminated or decreased in 1909	4,406	5,418,500	757	745,000
Total benefit certificates in force December 31, 1909	22,008	$24,276,500	2,504	$1,837,500
Benefit certificates terminated by death in 1909	302	396,902	33	27,736
Benefit certificates terminated by lapse in 1909	4,064	4,949,700	719	707,166
Benefit certificates terminated by disability in 1909	40	71,898	5	10,098

Received in 1909 from members in New York:	
Mortuary	$31,023 69
Expense	14,261 83
Total	$45,285 52

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	144	$150,588	9	$7,260
Claims (face value) incurred in 1909	302	396,902	33	27,736
Totals	446	$547,490	42	$34,996
Claims paid in 1909	329	400,524	32	29,317
Balance	117	$146,966	10	$5,679
Saved by compromising or scaling down claims in 1909	.....	9,342	.....	.....
Claims rejected in 1909	1	700	.....	.....
Claims unpaid December 31, 1909	116	136,924	10	5,679

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	2	$1,250	.....	.....
Claims incurred in 1909	57	30,752	10	$4,433
Totals	59	$32,002	10	$4,433
Claims paid in 1909	59	32,002	10	4,433

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims incurred in 1909	150	$4,458	27	$1,290
Claims paid in 1909	150	4,458	27	1,290

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims incurred in 1909	22	$4,260	1	$50
Claims paid in 1909	22	4,260	1	50

SCHEDULE OF BONDS AND STOCKS OWNED

	Book value	Par value	Company market value	Department market value
Bonds:				
Philadelphia & Reading genl mtg 1997 4s	$12,704	$13,000	$12,724	$13,000
Electric & Peoples coll trust certfs 1945 4s	2,977	3,000	2,685	2,700
City of Baltimore 1980 3½s	9,650	10,000	9,300	9,300
Virginia State century 1991 3s	913	1,000	925	930
Stocks:				
30 Philadelphia Tracn Co.	2,936	1,500	2,662	2,670
Totals	$29,180	$28,500	$28,896	$28,600

INDEPENDENT ORDER FREE SONS OF ISRAEL

No. 21 WEST 124TH STREET, NEW YORK

[Commenced business March, 1871.]

M. SAMUEL STERN, President ABRAHAM HAFER, Secretary

Attorney for service of process in the State of New York, M. B. BLUMENTHAL, No. 35 Nassau street, New York

INCOME

	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax
Mortuary	$5,382 88	$258,072 84	.....
Reserve	.....	236 25	.....
Relief	.....	.....	$1,797 90
Totals	$5,382 88	$258,309 09	$1,797 90

Total paid by members	$265,489 87
Interest	49,110 74
Rents	3,701 32
Sale of lodge supplies	51 80
From all other sources	472 40
Total Income	**$318,826 13**
Ledger Assets December 31, 1908	**1,038,350 32**
Total	**$1,357,176 45**

DISBURSEMENTS

Losses and claims:	
Death	$284,309 67
Salaries of deputies and organizers	2,202 80
Salaries of officers and trustees	3,000 00
Salaries of office employees	1,000 00
Traveling and other expenses of officers, trustees and committees	686 55
Insurance department fees	25 00
Rents	2,500 00
Advertising, printing and stationery	277 86
Postage, express, telegraph and telephone	272 20
Lodge supplies	21 48
Official publication	846 03
Expense of supreme lodge meeting	633 98
Legal expenses	7 50
Furniture and fixtures	240 92
Taxes, repairs and other expenses on real estate	1,853 93
Propaganda	1,839 51

Anniversary celebration	$544 60
All other disbursements	821 99
Total Disbursements	**$301,084 02**
Balance	**$1,056,092 43**

LEDGER ASSETS

Mortgage loans	$1,007,000 00
Deposited in trust companies and banks *on interest*	49,092 43
Total	**$1,056,092 43**

NON-LEDGER ASSETS

Interest accrued	7,966 59
Rents due	41 63
Assessments levied and uncollected	32,775 85
Furniture, fixtures and supplies	4,293 01
Gross Assets	**$1,101,169 51**

DEDUCT ASSETS NOT ADMITTED

Rent due	$41 63	
Assessments levied and uncollected	32,775 85	
Furniture, fixtures and supplies	4,293 01	
Total		37,110 49
Total admitted Assets		**$1,064,059 02**

LIABILITIES

Policy or certificate claims due and unpaid	$9,385 64
Surplus on collection of assessments	1,833 23
Russian relief fund	25 00
San Francisco Sufferers' Fund	153 61
Relief fund	205 00
Total Liabilities	**$11,602 48**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Relief	Expense	Totals
Balance on hand December 31, 1908	$5,580 11	$1,032,186 17	$178 61	$405 43	$1,038,350 32
Receipts per *Income Exhibit*, viz.:					
First year's assessments and premiums	5,382 88	.....	.....	.....	5,382 88
Subsequent years' assessments and premiums	258,072 84	236 25	.....	.....	258,309 09
Dues and per capita tax	.....	.....	.....	1,797 90	1,797 90
Interests and rents	.....	49,087 23	.....	3,724 83	52,812 06
Sale of Lodge supplies	.....	.....	.....	51 80	51 80
From all other sources	.....	267 40	205 00	.....	472 40
Totals	$269,035 83	$1,081,777 05	$383 61	$5,979 96	$1,357,176 45
Increase by transfers	25,000 00	.....	.....	12,000 00	.....
Decrease by transfers	.....	37,000 00	.....	.....	.....
Balance after transfers	$294,035 83	$1,044,777 05	$383 61	$17,979 96	$1,357,176 45
Disbursements during year	284,309 67	192 57	.....	16,581 78	301,084 02
Balance on hand December 31, 1909	$9,726 16	$1,044,584 48	$383 61	$1,398 18	$1,056,092 43

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	10,592	$10,592,000	7,888	$7,888,000
Benefit certificates written in 1909	257	257,000	168	168,000
Totals	10,849	$10,849,000	8,056	$8,056,000
Deduct terminated or decreased in 1909	724	724,000	518	518,000
Total benefit certificates in force December 31, 1909	10,125	$10,125,000	7,538	$7,538,000
Benefit certificates terminated by death in 1909	285	285,000	208	208,000
Benefit certificates terminated by lapse in 1909	353	353,000	255	255,000
Benefit certificates terminated by withdrawal in 1909	86	86,000	55	55,000

Received in 1909 from members in New York:

Mortuary	$196,961 71
Reserve	82 5[illegible]
Expense	742 5[illegible]
Total	$197,766 7[illegible]

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	17	$9,063	14	$6,897
Claims (face value) incurred in 1909 including accrued interest	285	285,138	208	208,138
Totals	302	$294,201	222	$215,035
Claims paid in 1909	285	284,309	208	206,477
Balance	17	$9,892	14	$8,558
Saved by compromising or scaling down claims in 1909	.....	506	.....	506
Claims unpaid December 31, 1909	17	$9,386	14	$8,052

INDEPENDENT ORDER FREE SONS OF JUDAH

No. 78 SECOND AVENUE, NEW YORK

[Commenced business February 12, 1890.]

ISAAC GROSSMAN, President SIGMUND FODOR, Secretary

Attorney for service of process in the State of New York, SIGMUND FODOR, No. 78 Second avenue, New York

INCOME

	First year's assessments and premiums	Subsequent years' assessments and premiums	All other dues and assessments
Mortuary	$2,718 33	$90,024 13	.....
Reserve	324 00	9,418 37	.....
Cemetery	.....	.....	$2,333 50
Propaganda	70 50	1,188 50	.....
Picnic	54 85	1,671 56	.....
Expense	200 25	6,682 74	.....
Totals	$3,367 96	$108,985 30	$2,333 50

Total paid by members	$114,686 76
Interest	319 38
Total Income	**$115,006 14**
Ledger Assets December 31, 1908	**41,897 90**
Total	**$156,904 04**

DISBURSEMENTS

Losses and claims:		
Death	$104,050 00	
Other payments to members	2,706 43	
Total benefits paid		$106,756 43
Commissions and fees to deputies or organizers		1,536 44
Salaries and other compensation of officers and trustees		4,625 00
Traveling and other expenses of officers, trustees and committees		234 95
Insurance department fees		17 50
Rents		755 00
Advertising, printing and stationery		622 62
Postage, express, telegraph and telephone		501 01
Lodge supplies		114 35
Expense of supreme lodge meeting		649 70
Legal expenses		203 85
Furniture and fixtures		108 45
All other disbursements		510 71
Total Disbursements		**$116,636 01**
Balance		**$40,268 03**

LEDGER ASSETS

Deposited in trust companies and banks *on interest*	$33,925 08
Deposited in banks *not on interest*	6,342 95
Total	**$40,268 03**

NON-LEDGER ASSETS

Assessments actually collected by subordinate lodges not yet received by supreme lodge	15,500 00
Assessments issued not collected	9,000 00
Furniture, supplies and safe	1,200 00
Cemetery lots full paid	11,000 00
Gross Assets	**$76,968 03**

DEDUCT ASSETS NOT ADMITTED

Assessments issued not collected	$9,000 00	
Furniture, fixtures and supplies	1,200 00	
Cemetery lots full paid	11,000 00	
Total		21,200 00
Total admitted Assets		**$55,768 03**

LIABILITIES

Policy or certificate claims adjusted, not yet due	$9,000 00

EXHIBIT OF FUNDS

	Mortuary	Reserve	Cemetery	Propaganda	Picnic	Expense	Aged and infirm	Totals
Balance on hand December 31, 1908	.....	$34,158 95	$2,601 00	.....	.....	$819 08	$4,318 87	$41,897 90
Receipts per *Income Exhibit*, viz.:								
First year's assessments and premiums	2,718 36	324 00	.....	$70 50	$54 85	200 25	319 38	3,687 34
Subsequent years' assessments and premiums	90,024 13	9,418 37	2,333 50	1,188 50	1,671 56	6,662 74	.....	111,318 80
Totals	$92,742 49	$43,901 32	$4,934 50	$1,259 00	$1,726 41	$7,702 07	$4,638 25	$156,904 04
Increase by transfers	15,000 00	.....	.....	.....	.....	2,000 00	.....	.....
Decrease by transfers	.....	15,000 00	2,000 00	.....	.....	.....	.....	.....
Balance after transfers	$107,742 49	$28,901 32	$2,934 50	$1,259 00	$1,726 41	$9,702 07	$4,638 25	$156,904 04
Disbursements during year	104,126 63	.....	1,904 00	924 50	544 00	9,136 88	.....	116,636 01
Balance on hand December 31, 1909	$3,615 86	$28,901 32	$1,030 50	$334 50	$1,182 41	$565 19	$4,638 25	$40,268 03

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	9,553	$4,776,500	7,633	$3,816,500
Benefit certificates written in 1909	3,379	1,689,500	3,170	1,585,000
Totals	12,932	$6,466,000	10,803	$5,401,500
Deduct terminated or decreased in 1909	2,371	1,185,500	1,606	803,500
Total benefit certificates in force December 31, 1909	10,561	$5,280,500	9,197	$4,598,000
Benefit certificates terminated by death in 1909	209	104,500	118	59,000
Benefit certificates terminated by lapse in 1909	2,162	1,081,000	1,488	744,500

Received in 1909 from members in New York:

Mortuary	$78,351 82
Reserve	8,354 37
Cemetery	2,353 50
Picnics	1,726 41
Expense	7,815 81
Propaganda	1,259 00
Aged and infirm fund	211 99
Total	$100,072 90

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	17	$8,500	9	$4,500
Claims (face value) incurred in 1909	210	105,000	118	59,000
Totals	227	$113,500	127	$63,500
Claims paid in 1909	209	104,500	110	55,000
Claims unpaid December 31, 1909	18	$9,000	17	$8,500

SUPREME COMMANDERY UNITED ORDER OF THE GOLDEN CROSS OF THE WORLD

KNOXVILLE, TENN.

[Commenced business July 4, 1876.]

JOSEPH P. BURLINGAME, President WILLIAM R. COOPER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	First year's assessments and premiums	Subsequent year's assessments and premiums	All other dues and assessments
Mortuary	$7,842 35	$417,766 29	.....
Expense	728 52	38,797 77	$259 00
Totals	$8,570 87	$456,564 06	$259 00

Total paid by members	$465,393 93
Dues and percapita tax paid by subordinate lodges	1,083 96
Interest	1,984 57
Rents	199 80
Sale of lodge supplies	98 20
Official publications	602 50
Fines	54 25
Borrowed money	1,000 00
Total Income	**$470,417 21**
Ledger Assets December 31, 1908	**137,637 88**
Total	**$608,055 09**

DISBURSEMENTS

Losses and claims:	
Death	$406,444 99
Commissions and fees to deputies or organizers	3,857 08
Salaries of deputies and organizers	16,657 92
Salaries and other compensation of officers and trustees	8,227 03
Salaries and other compensation of committees	400 00
Salaries of office employees	4,999 97
Medical examiners' fees and salaries	1,478 50
Traveling and other expenses of officers, trustees and committees	526 40
Insurance department fees	132 00
Rents	880 00
Advertising, printing and stationery	1,408 60
Postage, express telegraph and telephone	969 46
Lodge supplies	1,418 58
Official publication	1,179 81
Expense of supreme lodge meeting	3,830 60

Legal expenses	$2,820 75
Taxes repairs and other expenses on real estate	38 00
All other disbursements	843 46
Total Disbursements	**$456,113 15**
Balance	**$151,941 94**

LEDGER ASSETS

Book value of real estate	$6,500 00
Book value of bonds	51,580 00
Deposited in trust companies and banks *on interest*	597 80
Cash in association's office, $23.73; in banks *not on interest*, $93,240.41	93,264 14
Total	**$151,941 94**

NON-LEDGER ASSETS

Interest due and accrued	1,946 76
Market value of real estate over book value	3,500 00
Assessments actually collected by subordinate lodges not yet received by supreme lodge	31,530 53
Balance extention fund in hands of supreme commander	501 07
Gross Assets	**$189,420 30**

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value	3,256 25
Total admitted Assets	**$186,164 05**

LIABILITIES

Policy or certificate claims:		
Due and unpaid	$3,250 00	
Resisted	7,520 60	
Reported, not yet adjusted	8,500 00	
Total		$19,270 60
Salaries and miscellaneous accounts		946 27
Borrowed money		1,000 00
Home Circle claims for recovery of assessments paid		753 82
Total Liabilities		**$21,970 69**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Totals
Balance on hand December 31, 1908	$72,401 69	$58,289 98	$6,946 21	$137,637 88
Receipts per *Income Exhibit*, viz.:				
First year's assessments and premiums	7,842 35	.....	728 52	8,570 87
Subsequent years' assessments and premiums	417,766 29	.....	38,797 77	456,564 06
Dues and per capita tax	.....	.....	1,083 96	1,083 96
All other dues and assessments	.....	.....	259 00	259 00
Interests and rents	1,676 07	.....	508 30	2,184 37
Sale of Lodge supplies	.....	.....	98 20	98 20
From all other sources	.....	.....	1,656 75	1,656 75
Totals	$499,686 40	$58,289 98	$50,078 71	$608,055 09

EXHIBIT OF FUNDS — Continued

	Mortuary	Reserve	Expense	Totals
Increase by transfers	.....	$199 80	.....	.....
Decrease by transfers	.....	.....	$199 80	.....
Balance after transfers	$499,686 40	$58,489 78	$49,878 91	$608,055 09
Disbursements during year	406,444 99	.....	49,668 16	456,113 15
Balance on hand December 31, 1909	$93,241 41	$58,489 78	$210 75	$151,941 94

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	18,216	$18,950,500	942	$958 500
Benefit certificates written in 1909	2,722	1,673,500	138	80,000
Benefit certificates written in 1909	.....	10,000	.....	1,250
Totals	20,938	$20,634,000	1,080	$1,039,750
Deduct terminated or decreased in 1909	2,624	1,909,250	78	74,250
Total benefit certificates in force December 31, 1909	18,314	$18,724,750	1,002	$965,500
Benefit certificates terminated by death in 1909	309	402,500	19	22,000
Benefit certificates terminated by lapse in 1909	2,315	1,506,750	59	52,250
Benefit certificates decreased in 1909	.....	59,750	.....	750

Received in 1909 from members in New York:	
Mortuary	$21,521 09
Expense	2,005 27
Total	$23,526 36

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	15	$18,750	3	$3,000
Claims (face value) incurred in 1909	309	402,500	19	22,000
Totals	324	$421,250	22	$25,000
Claims paid in 1909	312	406,445	22	24,902
Balance	12	$14,805	.....	$98
Saved by compromising or scaling down claims in 1909	.....	805	.....	98
Claims unpaid December 31, 1909	12	$14,000	.....	.....

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
York Maine sch and ref 1938 3s	$1,000	$1,000		$870
York Maine sch and ref 1939 3s	1,000	1,000		870
York Maine sch and ref 1940 3s	1,000	1,000		860
York Maine sch and ref 1941 3s	1,000	1,000		860
York Maine sch and ref 1942 3s	1,000	1,000		860
York Maine sch and ref 1943 3s	1,000	1,000	$9,000	860
York Maine sch and ref 1944 3s	1,000	1,000		860
York Maine sch and ref 1945 3s	1,000	1,000		850
York Maine sch and ref 1946 3s	1,000	1,000		850
York Maine sch and ref 1947 3s	1,000	1,000		850
Cleveland Ohio reg 1916 4s	5,137	5,000		5,050
Cleveland Ohio reg 1916 4s	5,138	5,000	20,000	5,050
Cleveland Ohio reg 1916 4s	5,137	5,000		5,050
Cleveland Ohio reg 1916 4s	5,138	5,000		5,050
New York city reg 1954 3½s	5,000	5,000		4,500
New York city reg 1954 3½s	5,000	5,000	13,293	4,500
New York city reg 1954 3½s	5,000	5,000		4,500
Borough of Canaan Ct sewer 1937 4s	1,005	1,000		1,000
Borough of Canaan Ct sewer 1937 4s	1,005	1,000		1,000
Borough of Canaan Ct sewer 1937 4s	1,005	1,000		1,000
Borough of Canaan Ct sewer 1937 4s	1,005	1,000	6,030	1,000
Borough of Canaan Ct sewer 1937 4s	1,005	1,000		1,000
Borough of Canaan Ct sewer 1937 4s	1,005	1,000		1,000
Totals	$51,580	$51,000	$48,323	$48,290

SUPREME CONCLAVE IMPROVED ORDER OF HEPTASOPHS

BALTIMORE, MD.

[Commenced business August 28, 1878.]

MORRIS G. COHEN, President SAMUEL H. TATTERSALL, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums	Medical examiners' fees
Mortuary	.....	$18,570 64	$1,298,875 40	.....
Expense	$6,395 50	1,397 79	97,764 71	$8,367 00
Totals	$6,395 50	$19,968 43	$1,396,640 11	$8,367 00

Total paid by members	$1,431,371 04
Interest	32,660 61
Sale of lodge supplies	1,677 75
From all other sources	1,141 49
Total Income	**$1,466,850 89**
Ledger Assets December 31, 1908	**866,256 55**
Total	**$2,333,107 44**

DISBURSEMENTS

Losses and claims:	
Death	$1,339,632 26
Commissions and fees to deputies or organizers	18,292 71
Salaries of organizers	15,508 28
Expenses and per diem of district deputies	6,647 72
Salaries of officers	19,000 00
Salaries of committees	500 00
Salaries of office employees	10,715 83
Medical examiners' fees	8,367 00
Traveling and other expenses of officers, trustees and committees	5,933 95
Insurance department fees	723 60
Rents	1,828 00
Advertising, printing and stationery	3,204 67
Postage, express, telegraph and telephone	3,917 03
Lodge supplies	1,380 51
Official publication	16,672 34
Expense of supreme lodge meeting	8,647 87
Legal expenses	848 50
Furniture and fixtures	704 25

Taxes	$4 12
Supreme conclave expenses	2,657 20
Depository and officers' bonds	2,652 48
Fraternal congresses	332 12
Total Disbursements	**$1,468,170 44**
Balance	**$864,937 00**

LEDGER ASSETS

Book value of bonds	$759,739 87
Deposited in banks *on interest*	105,197 13
Total	**$864,937 00**

NON-LEDGER ASSETS

Interest due and accrued	10,224 53
Assessments actually collected by subordinate lodges not yet received by supreme lodge	114,327 97
Gross Assets	**$989,489 50**

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value	27,603 37
Total admitted Assets	**$961,886 13**

LIABILITIES

Policy or certificate claims:	
Adjusted, not yet due	$45,900 00
Resisted	6,500 00
Reported, not yet adjusted	187,088 34
Total Liabilities	**$239,488 34**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Totals
Balance on hand December 31, 1908	$102,854 02	$750,541 99	$12,860 54	$866,256 55
Receipts per *Income Exhibit*, viz.:				
Membership fees	.....	.....	6,395 50	6,395 50
First year's assessments and premiums	18,570 64	.....	1,397 79	19,968 43
Subsequent years' assessments and premiums	1,298,875 40	.....	97,764 71	1,396 640 11
Medical examiners' fees	.....	.....	8,367 00	8,367 00
Interests and rents	3,813 51	28,581 66	265 44	32,660 61
Sale of Lodge supplies	.....	.....	1,677 75	1,677 75
From all other sources	.....	.....	1,141 49	1,141 49
Totals	$1,424,113 57	$779,123 65	$129,870 22	$2,333,107 44
Increase by transfers	.....	25,873 21	.....	.....
Decrease by transfers	25,873 21	.....	.....	.....
Balance after transfers	$1,398,240 36	$804,996 86	$129,870 22	$2,333,107 44
Disbursements during year	1,339,632 26	.....	128,538 18	1,468,170 44
Balance on hand December 31, 1909	$58,608 10	$804,996 86	$1,332 04	$864,937 00

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	75,880	$103,800,500	5,110	$6,119,500
Benefit certificates written in 1909	5,527	5,300,500	899	829,000
Benefit certificates increased in 1909	.....	58,500	.....	7,500
Totals	81,407	$109,159,500	6,009	$6,956,000
Deduct terminated or decreased in 1909	7,673	8,575,200	843	779,000
Total benefit certificates in force December 31, 1909	73,734	$100,584,300	5,166	$6,177,000
Benefit certificates terminated by death in 1909	883	1,354,200	32	40,000
Benefit certificates terminated by lapse in 1909	6,790	7,114,000	803	724,000
Benefit certificates terminated by.....in 1909	.....	.....	8	7,000
Benefit certificates decreased in 1909	.....	107,000	.....	8,000

Received in 1909 from members in New York:	
Mortuary	$75,479 47
Expense	5,681 25
Total	$81,160 72

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	143	$250,108	4	$2,950
Claims (face value) incurred in 1909	883	1,354,200	32	40,000
Totals	1,026	$1,604,308	36	$42,950
Claims paid in 1909	871	1,339,632	28	29,492
Balance	155	$264,676	8	$13,458
Saved by compromising or scaling down claims in 1909	.....	25,188	.....	658
Claims unpaid December 31, 1909	155	239,488	8	12,800

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Allegheny Pa school 3d ward 1930 3½s	$15,787	$15,000	$14,400	$14,250
Allegheny co Pa 1933 4s	20,800	20,000	20,400	20,400
Altoona Pa rfdg 1916–36 4s	5,125	5,000	5,050	5,050
Altoona Pa school district 1936 4s	5,111	5,000	5,162	5,100
Asheville N C water works 1922 4s	4,893	5,000	4,900	4,900

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Athens Ga school 1938 5s	$5,400	$5,000	$5,650	$5,750
Atlantic City N J fire dept 1926 4s	5,013	5,000	5,000	4,950
Baltimore Md 1940 3½s.	24,640	22,000	21,560	21,780
Beaver co Pa bridge 1928 4s	10,330	10,000	10,250	10,000
Boston Mass 1932 3½s..	42,300	40,000	38,400	38,400
Buffalo N Y 1923 3½s..	15,075	15,000	14,475	14,550
Camden N J 1932 4s....	11,025	10,000	10,000	10,000
Cecil co Md 1918 5s.....	5,375	5,000	5,375	5,250
Charlotte N C 1939 4½s.	5,275	5,000	5,275	5,200
Chattanooga Tenn public imprmt 1937 4½s	5,200	5,000	5,200	5,200
Chicago Ill South Park 1922 4s	20,850	20,000	20,200	20,200
Cincinnati O 1952 3½s..	25,931	25,000	23,438	23,250
Cleveland O school dist 1922 4s	26,188	25,000	25,500	25,250
Columbus O 1933 4s....	10,125	10,000	10,300	10,100
Danbury Conn 1936–43 4s	22,338	21,000	21,630	21,420
Danville Va street imprmt 1929 4s	1,960	2,000	1,960	1,960
Duluth Minn canal bridge 1930 4s	5,000	5,000	5,000	4,850
Duluth Minn water & light 1935 4s	4,900	5,000	5,000	4,800
Durham co N C 1921 4½s	5,162	5,000	5,162	5,150
Durham N C 1941 4½s..	10,725	10,000	10,425	10,400
Easton Pa 1932 3½s....	17,792	17,400	16,704	16,704
Essex co N J series C 1943 4s	16,275	15,000	15,600	15,300
Galveston Tex grade raising 1947 5s	5,000	5,000	5,000	5,000
Granville co N C pub road 1930 4½s	5,213	5,000	5,200	5,300
Greensboro N C street 1954 4s	4,925	5,000	4,750	4,600
Greenville S C imprmt 1935 4½s	5,194	5,000	5,250	5,200
High Point N C fndg & ref 1938 5s	5,200	5,000	5,400	5,200
Houston Tex street paving 1938 5s	5,502	5,000	5,500	5,500
Jacksonville Fla 1936 5s.	9,020	8,000	9,000	8,960
Jersey City N J 1932 4s.	15,843	15,000	15,450	15,300
Jersey City N J 1932 4s.	10,175	10,000	10,300	10,200
Jersey City N J district 1927 4½s	10,800	10,000	10,825	10,800
Kearney N J town hall 1924 4½s	5,231	5,000	5,225	5,150
Lackawanna co Pa Scranton poor 1922–23 4s...	20,821	20,000	20,400	20,200
Luzerne co Pa 1927–28 4s	20,794	20,000	20,400	20,200
Lynchburg Va water 1938 4s	10,000	10,000	10,000	9,700
Memphis Tenn 1928 4½s.	10,525	10,000	10,500	10,500
Nashville Tenn 1927 4s..	10,050	10,000	10,000	10,000
Newark N J 1935 3½s...	10,275	10,000	9,350	9,300
Newark N J 1929 3½s...	2,992	3,000	2,880	2,880
New Berne N C street improvement 1938 5s.....	5,228	5,000	5,350	5,200
Newport News Va street improvement 1948 4½s.	5,140	5,000	5,250	5,250
New York N Y 1953 3½s.	15,254	15,000	13,500	13,500
New York N Y 1952 3½s.	10,600	10,000	9,000	9,000
Norfolk Va park place ward and improvement 1936 4s	2,880	3,000	2,910	2,880
Norfolk Va rfdg 1930 4s.	4,800	5,000	4,850	4,850
Pawtucket R I 1944 4s...	15,862	15,000	15,300	15,300
Philadelphia Pa 1934 3½s	10,275	10,000	9,600	9,500
Pittsburg Pa 1921 4s....	10,113	10,000	10,200	10,200
Portsmouth Va sewerage 1938 4½s	5,000	5,000	5,050	5,350
Raleigh N C street and public improvement 1929 4s	1,930	2,000	1,930	1,880

SCHEDULE OF BONDS OWNED — Concluded

	Book value	Par value	Company market value	Department market value
Richmond Va series F 1940 4s	$10,050	$10,000	$10,100	$10,100
Roanoke Va street 1936 4s	9,800	10,000	9,800	9,800
San Diego Cal 1934–36 4½s	16,323	15,000	15,900	15,900
Scranton Pa school 1933 4s	10,730	10,000	10,300	10,300
Steelton Pa school 1920 3½s	28,280	28,600	26,000	26,600
St Louis Mo 1922 3¼s	14,569	15,000	14,025	14,100
Toledo O 1924 4s	20,350	20,000	20,400	21,400
Wheeling W Va 1936 4s	10,000	10,000	9,950	10,200
Wilkes-Barre Pa improvement 1935 4s	10,720	10,000	10,200	10,200
Wilmington N C water and sewer 1948 4½s	5,263	5,000	5,250	5,250
Winchester Va sewerage 1929 4s	4,975	5,000	4,975	5,000
Winston N C street water and sewer 1937 5s	5,319	5,000	5,350	5,400
York Pa 1933 3½s	10,125	10,000	9,500	9,200
Totals	$759,740	$731,400	$732,137	$729,514

KNIGHTS OF COLUMBUS

NEW HAVEN, CONN.

[Commenced business February 2, 1882]

JAMES A. FLAHERTY, President WM. J. McGINLEY, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax	Medical examiners' fees
Mortuary	$52,914 39	$755,877 54	.....	.....
Expense	.....	.....	$110,512 67	$5,545 71
Totals	$52,914 39	$755,877 54	$110,512 67	$5,545 71

Total paid by members	$924,850 31
Interest	96,703 45
Rents	13,984 60
Sale of lodge supplies	10,334 29
Official publications	3,829 92
Loan to Catholic University Committee returned	25,000 00
Special San Francisco relief fund transferred to general fund.	3,832 79
From all other sources	534 25
Total Income	**$1,079,069 61**
Ledger Assets December 31, 1908	**2,591,875 12**
Total	**$3,670,944 73**

DISBURSEMENTS

Losses and claims:		
Death	$515,191 67	
Assessments returned to members	565 55	
Per capita returned to members	2 50	
Total benefits paid		$515,759 72
Salaries and other compensation of officers		13,494 88
Salaries and other compensation of committees		903 50
Salaries and all other compensation of office employees		21,633 82
Medical examiners' fees and salaries		5,322 50
Traveling and other expenses of officers and committees		8,676 64
Insurance department fees		1,157 53
Rents		3,000 00
Printing		3,866 45
Postage, express, telegraph and telephone		6,204 45
Lodge supplies		7,314 05
Official publication		35,256 53

Expense of supreme lodge meeting	$27,326 30
Legal expenses	4,927 67
Furniture and fixtures	682 53
Taxes, repairs and other expenses on real estate	7,364 60
Charged off bonds	7,380 25
Organization expenses	11,075 25
State, territorial and district deputies	13,935 12
Loan to Catholic University Committee	25,000 00
All other disbursements	5,191 46
Total Disbursements	**$725,473 25**
Balance	**$2,945,471 48**

LEDGER ASSETS

Book value of real estate	$191,642 24
Mortgage loans	380,000 00
Book value of bonds	2,113,698 78
Deposited in trust companies and banks *on interest*	231,292 25
Cash in association's office and in banks *not on interest*	23,838 21
Deposited with Quebec Insurance Department	5,000 00
Total	**$2,945,471 48**

NON-LEDGER ASSETS

Interest accrued	28,548 23
Rents due and accrued	1,547 13
Assessments actually collected by subordinate lodges not yet received by supreme lodge	31,977 63
Per capita, fees and supplies due from sub-councils	3,580 63
Furniture, fixtures and supplies	14,568 02
Gross Assets	**$3,025,693 12**

DEDUCT ASSETS NOT ADMITTED

Book value of real estate over market value	$45,542 24	
Book value of bonds over market value	81,911 08	
Per capita, fees and supplies due from sub-councils	3,580 63	
Furniture, fixtures and supplies	14,568 02	
Total		145,601 97
Total admitted Assets		**$2,880,091 15**

LIABILITIES

Policy or certificate claims:		
Due and unpaid	$11,583 33	
Adjusted, not yet due	25,000 00	
Resisted	19,000 00	
Reported, not yet adjusted	7,000 00	
Total		$62,583 33
Salaries and miscellaneous accounts		4,164 00
Taxes due or accrued		2,556 75
Total Liabilities		**$69,304 08**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Totals
Balance on hand December 31, 1908	$50,000 00	$2,506,838 41	$35,036 71	$2,591,875 12
Receipts per *Income Exhibit*, viz.:				
First year's assessments and premiums	52,914 39	.....	.....	52,914 39
Subsequent years' assessments and premiums	755,877 54	.....	.....	755,877 54
Dues and per capita tax	.....	.....	110,512 67	110,512 67
Medical examiners' fees	.....	.....	5,545 71	5,545 71
Interests and rents	1,577 24	108,449 29	661 52	110,688 05
Sale of Lodge supplies	.....	.....	10,334 29	10,334 29
From all other sources	.....	318 75	32,878 21	33,196 96
Totals	$860,369 17	$2,615,606 45	$194,969 11	$3,670,944 73
Increase by transfers	.....	283,064 29	11,547 66	294,611 95
	$860 369 17	$2,898,670 74	$206,516 77	$3,965,556 68
Decrease by transfers	294,611 95	.....	.....	294,611 95
Balance after transfers	$565,757 22	$2,898,670 74	$206,516 77	$3,670,944 73
Disbursements during year	515,757 22	11,963 77	197,752 26	725,473 25
Balance on hand December 31, 1909	$50,000 00	$2,886,706 97	$8,764 51	$2,945,471 48

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	69,009	$71,391,000	9,972	$10,222,000
Benefit certificates written in 1909	8,356	8,973,000	736	781,000
Totals	77,365	$80,364,000	10,708	$11,003,000
Deduct terminated or decreased in 1909	2,856	2,912,000	395	399,000
Total benefit certificates in force December 31, 1909	74,509	$77,452,000	10,313	$10,604,000
Benefit certificates terminated by death in 1909	477	497,000	81	83,000
Benefit certificates terminated by lapse in 1909	2,379	2,415,000	314	316,000

Received in 1909 from members in New York:	
Mortuary	$112,461 26
Expense	20,535 69
Total	$132,996 95

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	82	$83,250	11	$11,000
Claims (face value) incurred in 1909	477	497,000	81	83,000
Totals	559	$580,250	92	$94,000
Claims paid in 1909	496	515,192	82	84,000
Balance	63	$65,058	10	$10,000
Saved by compromising or scaling down claims in 1909	2	1,475	.....	.....
Claims rejected in 1909	1	1,000	.....	.....
Claims unpaid December 31, 1909	60	62,583	10	10,000

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Atchinson Topeka & Santa Fe 1928 4s	$35,520	$20,000	$35,890	$19,400
Atchison Topeka & Santa Fe 1928 4s		4,000		3,880
Atchison Topeka & Santa Fe 1928 4s		3,000		2,910
Atchison Topeka & Santa Fe 1928 4s		10,000		9,700
Atchison Topeka & Santa Fe 1995 4s	48,875	10,000	50,000	10,000
Atchison Topeka & Santa Fe 1995 4s		40,000		40,000
Atchison Topek & Santa Fe 1928 4s	33,906	35,000	33,950	33,950
Atlantic Coast Line 1952 4s	30,337	30,000	48,000	28,800
Atlantic Coast Line 1952 4s	18,925	20,000		19,200
Atlantic Coast Line 1952 4s	45,998	50,000	51,840	3,840
Atlantic Coast Line 1952 4s		4,000		48,000
Boston & Albany 1913 4s	53,087	50,000	50,000	50,000
Boston & Maine 1926 4s	50,000	50,000	99,000	49,500
Boston & Maine 1926 4s	24,313	25,000		24,750
Boston & Maine 1926 4s	24,218	25,000		24,750
Boston & Maine 1929 4½s	27,482	26,000	27,300	27,300
Buffalo & Susquehanna 1951 4s	48,000	50,000	82,820	41,000
Buffalo & Susquehanna 1951 4s	15,368	18,000		14,760
Buffalo & Susquehanna 1951 4s	16,672	19,000		15,580
Buffalo & Susquehanna 1951 4s	12,250	14,000	46,250	11,480
Central of New Jersey 1987 5s	44,606	37,000		46,250
Chicago & Northwestern 1987 3½s	53,883	50,000	45,000	45,000
Chicago Burlington and Quincy 1949 3½s	22,813	25,000	22,500	22,500
Chicago Burlington and Quincy 1949 4s	25,415	25,000	25,250	25,250
Chicago Burlington and Quincy 1958 4s	15,036	15,000	15,000	15,000
Chicago Burlington and Quincy 1958 4s	35,207	35,000	35,000	35,000
Chicago Burlington and Quincy 1927 4s	10,048	10,000	10,000	10,000
Chicago Rock Island & Pac 1988 4s	23,930	22,000	21,780	21,780
Chicago Rock Island & Pac 1988 4s	28,119	28,000	27,720	27,720
Chicago Rock Island & Pac 1988 4s	24,563	25,000	24,750	24,750
Chicago Milwaukee & St Paul 1989 3½s	35,200	40,000	36,000	36,000
Chicago & Alton 1949 3s	19,375	25,000	18,750	18,750
Chicago & Alton 1949 3s	19,375	25,000	18,750	18,750
Chicago & Alton 1949 3s	18,968	25,000	18,750	18,750
Chicago & Eastern Illinois 1937 5s	6,166	6,000	6,840	6,840
Illinois Central 1953 3½s	44,943	45,000	40,050	40,050
Lake Shore & Mich So 1997 3½s	53,982	50,000	46,000	46,000
Lake Shore & Mich So 1997 3½s	20,680	22,000	20,240	20,240
Louisville & Nashville 1940 4s	51,453	50,000	50,000	50,000
Montana Central 1937 5s	23,120	20,000	22,800	22,800
New York New Haven & Hartford R R 1947 3½s	51,737	50,000	43,500	43,500
New York New Haven & Hartford R R 1954 3½s	8,175	10,000	8,600	8,600
New York New Haven & Hartford R R 1954 3½s	25,500	30,000	25,800	25,800

SCHEDULE OF BONDS OWNED — Concluded

	Book value	Par value	Company market value	Department market value
New York New Haven & Hartford R R 1956 4s..	$17,600	$20,000	$19,000	$19,000
New York New Haven & Hartford R R 1956 4s..	48,475	50,000	47,500	47,500
New York New Haven & Hartford R R 1954 4s..	20,332	20,000	18,600	18,600
New York New Haven & Hartford R R 1956 4s..	19,125	20,000	19,000	19,000
New York New Haven & Hartford R R 1956 4s..	28,688	30,000	28,500	28,500
N Y C & H R R R 1997 3½s	53,981	50,000	45,500	45,500
N Y C & H R R R 1997 3½s	49,750	50,000	45,500	45,500
Penn R R 1948 4s.....	21,212	21,000	21,840	21,840
Penn R R 1948 4s.....	25,360	25,000	26,000	26,000
St Louis Iron Mt & So 1933 4s	48,495	53,000	46,640	46,640
St Louis Iron Mt & So 1933 4s	47,375	50,000	44,000	44,000
St Louis Iron Mt & So 1933 4s	8,600	10,000	8,800	8,800
St Louis Iron Mt & So 1933 4s	30,600	36,000	31,680	31,680
St. Paul Minn & Manitoba 1937 4s	14,850	15,000	14,850	14,850
Terminal of St Louis 1953 4s	49,000	50,000	49,000	49,000
Terminal of St Louis 1953 4s	10,780	11,000	10,780	10,780
Terminal of St Louis 1953 4s	9,800	10,000	9,800	9,800
Terminal of St Louis 1953 4s	9,800	10,000	9,800	9,800
Terminal of St Louis 1953 4s	6,834	7,000	6,860	6,860
The United New Jersey R R & Canal 1923 4s....	14,498	14,000	14,280	14,280
City of Bayonne 1929 4½s	28,026	27,000	27,810	28,350
City of Boston 1932 3½s.	25,935	25,000	24,000	24,000
City of Buffalo 1927 3½s.	13,676	13,000	12,480	12,480
City of Elmira 3½s.....	18,585	18,000	18,000	17,510
City of Holyoke 1936 3½s	24,636	24,000	22,320	23,040
City of Louisville 1943 3½s	25,496	25,000	23,750	23,750
City of McKeesport 1919–25 4s	21,092	20,000	20,200	20,200
New York City schoolhouses and sites therefor 1953 3½s	17,850	20,000	18,000	18,000
New York City repaving 1942 3½s	27,459	26,470	24,088	24,088
New York City public parks 1929 3½s.....	17,325	20,000	18,600	18,600
New York City docks and ferries 1952 3½s.....	25,873	25,000	22,500	22,500
New York City docks and ferries 1953 3½s.....	49,644	49,000	44,100	44,100
New York City rapid transit 1954 3½.....	46,024	46,000	41,400	41,400
New York City corporate stock 1958 4s.....	25,653	25,000	25,000	25,000
City of Pittsburg 1921 3½s	18,100	20,000	18,600	18,600
City of Providence highway 1930 3s.....	8,975	10,000	8,800	8,800
City of Providence water loan 1930 3s.....	13,463	15,000	13,200	13,200
State of Mass 1942 3½s..	23,483	22,000	22,880	23,320
Totals	$2,113,699	$2,155,470	$2,031,787	$2,032,998

KNIGHTS OF HONOR

ST. LOUIS, MO.

[Commenced business June 30, 1873]

L. E. BENTLEY, President FRANK B. SLIGER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums
Mortuary	.....	$12,337 93	$1,676,746 36
Expense	$82,134 88	.....	.....
Totals	$82,134 88	$12,337 93	$1,676,746 36

Total paid by members	$1,771,219 17
Interest	2,574 69
Sale of lodge supplies	101 93
Special fund	2,415 24
From all other sources	943 10
Total Income	**$1,777,254 13**
Ledger Assets December 31, 1908	**51,705 46**
Total	**$1,828,959 59**

DISBURSEMENTS

Losses and claims:		
Death	$1,673,302 57	
Litigated cases compromised	6,645 55	
Relief	11,763 00	
Total benefits paid		$1,691,711 12
Salaries of deputies and organizers		49,791 42
Salaries of managers and agents		8,130 85
Salaries of officers and trustees		6,200 00
Salaries of office employees		10,606 52
Medical examiners' fees and salaries		1,749 96
Traveling and other expenses of officers, trustees and committees		2,628 60
Insurance department fees		477 89
Rents		2,160 00
Advertising, printing and stationery		3,832 85
Postage, express, telegraph and telephone		1,958 75
Lodge supplies		1,698 75
Official publication		2,999 34
Expense of supreme lodge meeting		7,834 00
Legal expenses		3,141 06
Taxes, repairs and other expenses on real estate		11 12
National Fraternal Congress		281 10
Appropriations to grand lodges		984 40
All other disbursements		858 88
Total Disbursements		**$1,797,056 61**
Balance		**$31,902 98**

LEDGER ASSETS

Book value of bonds	$6,970 86
Deposited in trust companies and banks *on interest*	18,710 78
Cash in association's office	6,196 34
Cash deposit with court to secure costs	25 00
Total	**$31,902 98**

NON-LEDGER ASSETS

Interest accrued	250 44
Market value of bonds over book value	49 14
Assessments actually collected by subordinate lodges not yet received by supreme lodge	147,440 72
General fund expense assessment in hands of lodges	6,318 10
Fixtures and supplies	4,329 61
Due from lodges	363 83
Gross Assets	**$190,654 82**

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value	$49 14	
Fixtures and supplies	4,329 61	
Due from lodges	363 83	
Total		4,742 58
Total admitted Assets		**$185,912 24**

LIABILITIES

Policy or certificate claims:		
Due and unpaid	$9,063 46	
Adjusted, not yet due	297,900 00	
Resisted	14,000 00	
Reported, not yet adjusted	120,800 00	
Total		$441,763 46
December bills		22 50
Total Liabilities		**$441,785 96**

EXHIBIT OF FUNDS

	Mortuary	Special	Bond	Expense	Totals
Balance on hand December 31, 1908	$14,963 02	$320 77	$4,698 92	$31,722 75	$51,705 46
Receipts per *Income Exhibit*, viz.:					
Membership fees	.....	.....	.....	82,134 88	82,134 88
First year's assessments and premiums	12,337 93	.....	.....	.....	12,337 93
Subsequent years' assessments and premiums	1,676,746 36	.....	.....	.....	1,676,746 36
Interests and rents	1,985 95	227 50	.....	361 24	2,574 69
Sale of odge supplies	.....	.....	.....	101 93	101 93
From all other sources	.....	2,415 24	.....	943 10	3,358 34
Totals	$1,706,033 26	$2,963 51	$4,698 92	$115,263 90	$1,828,959 59
Increase by transfers	.....	.....	2,271 94	.....	.....
Decrease by transfers	.....	2,271 94	.....	.....	.....
Balance after transfers	$1,706,033 26	$691 57	$6,970 86	$115,263 90	$1,828,959 59
Disbursements during year	1,691 711 12	.....	.....	105,345 49	1,797,056 61
Balance on hand December 31, 1909	$14,322 14	$691 57	$6,970 86	$9,918 41	$31,902 98

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	23,137	$37,108,425	2,483	$3,790,638
Benefit certificates written in 1909	2,667	2,303,250	32	32,250
Benefit certificates increased in 1909	.....	3,363	.....	.....
Totals	25,804	$39,415,038	2,515	$3,822,888
Deduct terminated or decreased in 1909	5,344	7,080,688	269	462,841
Total benefit certificates in force December 31, 1909	20,460	$32,334,350	2,246	$3,360,047
Benefit certificates terminated by death in 1909	862	1,450,863	101	164,450
Benefit certificates terminated by lapse in 1909	4,482	5,165,350	168	240,528
Benefit certificates decreased in 1909	.....	464,475	.....	57,863

Received in 1909 from members in New York:	
Mortuary	$112,000 80
Expense	4,256 15
Total	$116,256 95

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	386	$671,963	45	$78,500
Claims (face value) incurred in 1909	862	1,450,863	101	164,450
Totals	1,248	$2,122,826	146	$242,950
Claims paid in 1909	986	1,673,302	115	192,200
Balance	262	$449,524	31	$50,750
Saved by compromising or scaling down claims in 1909	.....	7,760	.....	750
Claims unpaid December 31, 1909	262	$441,764	31	$50,000

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
St Louis City 1944 3¼s	$3,704	$4,000	$3,760	$3,520
Mobile Ala rfdg 1937 4½s	995	1,000	1,010	1,010
Galveston Tex 1937 5s	2,022	2,000	2,000	2,000
Serial note Nat Ldy Co 1910 6s	250	250	250	250
Totals	$6,971	$7,250	$7,020	$6,780

SUPREME LODGE KNIGHTS AND LADIES OF HONOR

INDIANAPOLIS, IND.

[Commenced business September, 1877]

GEORGE D. TAIT, President — S. B. WATTS, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	Membership fees actually received	First years' assessments and premiums	Subsequent year's assessments and premiums	Dues and per capita tax	All other dues and assessments
Mortuary	.....	$37,517 23	$1,317,898 45	.....	.....
Old age	.....	.....	.....	.....	$42,752 25
Expense	$194 00	.....	.....	$24,536 82	154,583 89
Totals	$194 00	$37,517 23	$1,317,898 45	$24,536 82	$197,336 14

Total paid by members		$1,577,482 64
Interest		16,308 38
Rents		3,383 50
Sale of lodge supplies		1,528 65
Official publications		880 29
From all other sources		1,479 06
Total Income		**$1,601,062 52**
Ledger Assets December 31, 1908		**498,996 53**
Total		**$2,100,059 05**

DISBURSEMENTS

Losses and claims:		
Death	$1,424,544 84	
Old age benefits	13,900 00	
Total benefits paid		$1,438,444 84
Commissions and fees to deputies or organizers		13,596 33
Commissions to subordinate lodges for new members		7,384 00
Salaries of deputies and organizers		64,309 64
Salaries of officers		16,998 31
Salaries and other compensation of committees		260 00
Salaries of office employees		15,636 99
Traveling and other expenses of officers, trustees and committees		2,954 65
Insurance department fees		278 50
Rents		2,500 00
Advertising		622 09
Postage		4,605 01
Lodge supplies		1,608 34
Official publication		8,592 03
Expense of supreme lodge meeting		4,988 90
Legal expenses		2,816 11
Furniture and fixtures		1,945 24

Taxes, repairs and other expenses on real estate	$2,995 59
Charged off bonds	522 97
Field department expenses	4,851 31
Surety bonds	1,260 08
All other disbursements	4,052 11
Total Disbursements	**$1,601,223 04**
Balance	**$498,836 01**

LEDGER ASSETS

Book value of real estate	$63,151 13
Par value of bonds	295,803 63
Deposited in trust companies and banks *on interest*	134,181 25
Deposits to secure appeal bonds	5,700 00
Total	**$498,836 01**

NON-LEDGER ASSETS

Interest due and accrued	4,088 20
Market value of real estate over book value	15,000 00
Assessments actually collected by subordinate lodges not yet received by supreme lodge	120,000 00
Furniture and fixtures	6,261 01
Gross Assets	**$644,185 22**

DEDUCT ASSETS NOT ADMITTED

Par value of bonds over market value	$3,433 63	
Furniture and fixtures	6,261 01	
Total		9,694 64
Total admitted Assets		**$634,490 58**

LIABILITIES

Policy or certificate claims:		
Due and unpaid	$102,816 66	
Adjusted, not yet due	22,900 00	
Resisted	10,299 99	
Reported, not yet adjusted	130,535 65	
Total		$266,552 30
Salaries and miscellaneous accounts		244 08
Total Liabilities		**$266,796 38**

EXHIBIT OF FUNDS

	Mortuary	Old age	Expense	Totals
Balance on hand December 31, 1908	$413,475 93	$33,316 48	$52,204 12	$498,996 53
Receipts per *Income Exhibit*, viz.:				
Membership fees	.....	.....	194 00	194 00
First year's assessments and premiums	37,517 23	.....	.....	37,517 23
Subsequent years' assessments and premiums	1,317,898 45	.....	.....	1,317,898 45
Dues and per capita tax	.....	.....	24,536 82	24,536 82
All other dues and assessments	.....	42,752 25	154,583 89	197,336 14
Interests and rents	15,264 88	1,043 50	3,383 50	19,691 88
Sale of lodge supplies	.....	.....	1,528 65	1,528 65
From all other sources	.....	.....	2,359 35	2,359 35
Totals	$1,784,156 49	$77,112 23	$238,790 33	$2,100,059 05

EXHIBIT OF FUNDS (Continued)

	Mortuary	Old age	Expense	Totals
Increase by transfers	$1,420 90	.....	.....	.....
Decrease by transfers	.....	.....	$1,420 90	.....
Balance after transfers	$1,785,577 39	$77,112 23	$237,309 43	$2,100,059 05
Disbursements during year	1,425,067 81	13,900 00	162,255 23	1,601,223 04
Balance on hand December 31, 1909	$360,509 58	$63,212 23	$75,114 20	$498,836 01

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	88,579	$85,281,750	16,932	$14,639,250
Benefit certificates written in 1909	10,459	6,959,500	1,189	676,250
Totals	99,038	$92,241,250	18,121	$15,315,500
Deduct terminated or decreased in 1909	16,118	12,431,250	2,187	1,583 500
Total benefit certificates in force December 31, 1909	82,920	$79,810,000	15,934	$13,732,000
Benefit certificates terminated by death in 1909	1,398	1,494,500	307	304,750
Benefit certificates terminated by lapse in 1909	14,720	10,936,750	1,880	1,278,750

Received in 1909 from members in New York:	
Mortuary	$241,837 19
Old age	8,328 00
Expense	30,567 17
Total	$280,732 36

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	250	$262,717	59	$55,217
Claims (face value) incurred in 1909	1,399	1,439,716	308	295,716
Totals	1,649	$1,702,433	367	$350,933
Claims paid in 1909	1,378	1,424,545	298	285,327
Balance	271	$277,888	69	$65,606
Saved by compromising or scaling down claims in 1909	.....	10,003	.....	2,937
Claims rejected in 1909	2	1,333	.....	.....
Claims unpaid December 31, 1909	269	266,552	69	62,669

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims incurred in 1909.....	51	$1,390	9	$1,650
Claims paid in 1909.....	51	1,390	9	1,650

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Altoona Pa 1934 4s.....	$15,000	$15,356	$15,150	$15,150
Bay co Mich 1920 4s.....	15,000	15,269	15,300	15,300
Beaumont Tex 1921–41 5s	10,000	10,302	10,200	10,200
Beaver co Pa 1920 4s....	15,000	15,279	15,000	15,000
Blair co Pa 1935 3.65s..	20,000	20,142	20,000	20,000
Cleveland O 1922 4s.....	30,000	30,519	30,300	30,300
Cheboygan Mich 1918–23 5s	10,000	10,457	10,500	10,450
Cook co Ill 1911 4s.....	21,000	21,040	21,000	21,000
Des Moines Iowa 1912 4s.	8,000	8,005	8,000	8,000
Houston Tex 1939 5s....	7,000	7,408	7,700	7,700
Indianapolis Ind 1911 3½s	6,000	6,000	6,000	6,000
Indianapolis Ind 1913 4s..	11,000	10,907	11,100	11,110
Jefferson co Ind 1918 4s..	11,000	11,082	11,000	11,000
Lincoln Neb 1918 4½s..	15,000	15,493	14,550	14,550
Meridian Miss 1916–22 4½s	20,000	20,632	20,200	20,200
New Castle Pa 1922 3½s.	10,000	10,000	9,300	9,300
Oil City Pa 1921 4s.....	5,500	5,598	5,500	5,500
Portland Ore 1934 4s....	10,000	10,039	10,000	10,000
Pittsburg Pa 1936 4s....	1,500	1,556	1,560	1,560
Scranton Pa 1913 4s....	15,000	15,276	15,000	15,000
Uniontown Pa 1928 4s..	20,000	20,310	20,000	20,000
Vincennes Ind 1913–16 4s	10,000	10,020	10,000	10,000
Warren Pa 1934 4s.....	5,000	5,114	5,000	5,000
Totals	$291,000	$295,804	$292,370	$292,320

THE GREAT CAMP OF THE KNIGHTS OF THE MACCABEES FOR THE STATE OF NEW YORK

No. 1271 MAIN STREET, BUFFALO, N. Y.

[Commenced business March 1, 1891]

J. B. McDANNELL, President — J. E. DEWEY, Secretary

Attorney for service of process in the State of New York, J. B. McDANNELL, No. 1271 Main street, Buffalo, N. Y.

INCOME

	Membership fees actually received	First years' assessments and premiums	Subsequent years' assessments and premiums
Sick and accident	.....	$2,530 32	$52,339 54
Expense	$493 25	1,347 68	13,084 87
Totals	$493 25	$3,878 00	$65,424 41

Total paid by members	$69,795 66
Interest	3,679 05
Sale of lodge supplies	606 84
Supreme Tent	48,214 10
Total Income	**$122,295 65**
Ledger Assets December 31, 1908	**104,350 91**
Total	**$226,646 56**

DISBURSEMENTS

Losses and claims:		
Sick and accident	$44,481 15	
Funeral	3,700 00	
Total benefits paid		$48,181 15
Salaries, commissions and fees to deputies or organizers		34,794 26
Salaries of officers		10,000 00
Salaries and other compensation of trustees and auditors		1,536 09
Salaries of office employees		3,704 00
Medical examiners' fees and salaries		1,186 05
Traveling and other expenses of officers, trustees and committees		816 98
Advertising, printing and stationery		347 47
Postage, express, telegraph and telephone		1,557 59
Lodge supplies		1,278 91
Expense of state lodge meeting and class initiations		3,318 13
Legal expenses		379 30
Furniture and fixtures		523 19
Taxes, repairs and other expenses on real estate		601 72
All other disbursements		630 72
Total Disbursements		**$108,855 56**
Balance		**$117,791 00**

LEDGER ASSETS

Book value of real estate	$18,000 00
Deposit in trust companies and banks *on interest*	99,591 00
Cash in association's office	200 00
Total	**$117,791 00**

NON-LEDGER ASSETS

Furniture and fixtures	3,500 00
Gross Assets	**$121,291 00**

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures	3,500 00
Total admitted Assets	**$117,791 00**

LIABILITIES

Policy or certificate claims reported, not yet adjusted	$1,242 14
Salaries and miscellaneous accounts	1,473 40
Total Liabilities	**$2,715 54**

EXHIBIT OF FUNDS

	Sick and accident	Expense or General fund	Totals
Balance on hand December 31, 1908	$81,013 27	$23,337 64	$104,350 91
Receipts per *Income Exhibit*, viz.:			
Membership fees	.....	493 25	493 25
First year's assessments and premiums	2,530 32	1,347 68	3,878 00
Subsequent years' assessments and premiums	52,339 54	13,084 87	65,424 41
Interests and rents	3,392 48	286 57	3,679 05
Sale of lodge supplies	.....	606 84	606 84
From all other sources	.....	48,214 10	48,214 10
Totals	$139,275 61	$87,370 95	$226,646 56
Disbursements during year	48,181 15	60,674 41	108,855 56
Balance on hand December 31, 1909	$91,094 46	$26,696 54	$117,791 00

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1908	11,868	$593,400
Benefit certificates written in 1909	1,779	88,950
Totals	13,647	$682,350
Deduct terminated or decreased in 1909	2,250	112,500
Total benefit certificates in force December 31, 1909	11,397	$569,850
Benefit certificates terminated by death in 1909	74	3,700
Benefit certificates terminated by lapse in 1909	2,176	108,800

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Number	Amount
Claims unpaid December 31, 1908	154	$3,110
Claims incurred in 1909	2,583	48,463
Totals	2,737	$51,573
Claims paid in 1909	2,588	48,181
Claims rejected in 1909	90	2,150
Claims unpaid December 31, 1909	59	1,242

THE KNIGHTS OF THE MACCABEES OF THE WORLD

DETROIT, MICH.

[Commenced business September 1, 1883]

D. P. MARKEY, President — L. E. SISLER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	First year's assessments and premiums	Subsequent year's assessments and premiums	Dues and per capita tax
Mortuary	$57,169 11	$3,919,756 00	.....
Sick and accident	14,436 00	71,431 19	.....
Expense	136,585 75	21,466 98	$338,696 17
Relief funds	1,237 68	31,352 61	.....
Totals	$209,428 54	$4,044,006 78	$338,696 17
Deduct payments returned to applicants	3,119 48	.....	.....
	$206,309 06	$4,044,006 78	$338,696 17

Total *paid* by members	$4,589,012 01
Interest	351,022 03
Rents	7,250 00
Sale of lodge supplies	10,926 23
Official publications	607 08
Total Income	**$4,958,817 35**
Ledger Assets December 31, 1908	**8,086,313 73**
Total	**$13,045,131 08**

DISBURSEMENTS

Losses and claims:		
Death	$3,272,679 37	
Permanent disability	199,630 10	
Sick and accident	71,097 50	
Relief fund	4,567 41	
Total benefits paid		$3,547,974 38
Commissions and fees to deputies or organizers		150,787 87
Great Camp organizations		183,920 36
Salaries of officers and trustees		25,044 00
Salaries of office employees		61,026 58
Medical examiner's fees and salaries		10,164 46
Traveling and other expenses of officers, trustees and committees		5,211 68
Insurance department fees		1,339 26
Rents		5,880 00
Advertising, printing and stationery		14,797 08
Postage, express, telegraph and telephone		13,019 82
Lodge supplies		15,125 10
Official publication		36,043 28
Expense of supreme lodge meeting		532 61

Legal expenses	$12,571 10
Furniture and fixtures	2,276 38
Taxes, repairs and other expenses on real estate	2,802 61
Fuel, light and power	1,938 39
All other disbursements	2,043 10
Total Disbursements	**$4,092,498 06**
Balance	**$8,952,633 02**

LEDGER ASSETS

Book value of real estate	$125,000 00
Book value of bonds	8,373,199 18
Deposited in trust companies and banks *on interest*	396,487 80
Cash in association's office, $1,225; in banks *not on interest*, $2,168.48	3,393 48
Personal debit balance	54,552 56
Total	**$8,952,633 02**

NON-LEDGER ASSETS

Interest due and accrued	155,296 65
Rents due	250 00
Assessments actually collected by subordinate lodges not yet received by supreme lodge	349,000 00
Furniture and fixtures	16,438 50
Gross Assets	**$9,473,618 17**

DEDUCT ASSETS NOT ADMITTED

Personal debit balance	$54,552 56	
Furniture and fixtures	16,438 50	
Total		70,991 06
Total admitted Assets		**$9,402,627 11**

LIABILITIES

Policy or certificate claims:		
Due and unpaid	$142,950 35	
Resisted	50,000 00	
Reported, not yet adjusted	104,500 00	
Total		$297,450 35
Salaries and miscellaneous accounts		28,388 57
Total		**$325,838 92**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Relief	Sick and accident	Expense	Totals
Balance on hand December 31, 1908	$482,299 36	$7,443,925 27	$47,606 44	$26,780 34	$85,700 32	$8,086,313 73
Receipts per *Income Exhibit*, viz.:						
First year's assessments and premiums	57,169 11	.....	1,237 68	14,436 00	136,585 75	209,428 54
Subsequent years' assessments and premiums	3,916,685 92	.....	31,352 61	71,381 79	21,466 98	4,040,887 30
Dues and per capita tax	.....	.....	.....	.....	338,696 17	338,696 17
Interests and rents	343,626 33	.....	2,247 88	8,286 57	4,111 25	358,272 03
Sale of lodge supplies	.....	.....	.....	.....	10,926 23	10,926 23
From all other sources	.....	.....	.....	.....	607 08	607 08
Totals	$4,799,780 72	$7,443,925 27	$82,446 61	$120,884 70	$598,093 78	$13,045,131 08

EXHIBIT OF FUNDS — Continued

	Mortuary	Reserve	Relief	Sick and accident	Expense	Totals
Increase by transfers....	$64 65	$929,273 91	$15,000 00	$101 00	$15,020 90	$959,460 46
Balance.....	$4,799,845 37	$8,373,199 18	$97,446 61	$120,985 70	$613,114 68	$14,004,591 54
Decrease by transfers....	905,156 11	.....	15,000 00	24,266 90	15,037 45	959,460 46
Balance after transfers.....	$3,894,689 26	$8,373,199 18	$82,446 61	$96,718 80	$598,077 23	$13,045,131 08
Disbursements during year.....	3,479,584 06	.....	4,567 41	71,097 50	537,249 09	4,092,498 06
Balance on hand December 31, 1909..	$415,105 20	$8,373,199 18	$77,879 20	$25,621 30	$60,828 14	$8,952,633 02

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908.....	272,017	$339,728,244	54,458	$63,269,972
Benefit certificates written in 1909	26,451	25,716,000	3,100	2,304,000
Totals	298,468	$365,444,244	57,558	$65,573,972
Deduct terminated or decreased in 1909	29,454	30,468,818	4,390	2,975,397
Total benefit certificates in force December 31, 1909	269,014	$334,975,426	53,168	$62,598,575
Benefit certificates terminated by death in 1909.....	2,417	3,248,660	485	602,593
Benefit certificates terminated by lapse in 1909	27,037	27,220,158	3,905	2,372,804

Received in 1909 from members in New York:	
Mortuary	$748,358 95
Relief	6,485 96
Expense	82,230 68
Total	$837,075 59

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	359	$454,927	64	$81,100
Claims (face value) incurred in 1909	2,417	3,248,660	487	603,653
Totals	2,776	$3,703,587	551	$684,753
Claims paid in 1909	2,537	3,272,679	502	604,595
Balance	239	$430,908	49	$80,158
Saved by compromising or scaling down claims in 1909	.....	123,451	.....	19,458
Claims rejected in 1909.....	10	12,000	2	2,500
Claims unpaid December 31, 1909	229	295,457	47	58,200

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	822	$858,418	169	$161,420
Claims incurred in 1909	281	440,839	57	90,208
Totals	1,103	$1,299,257	226	$251,628
Claims paid in 1909	221	199,630	50	40,908
Balance	882	$1,099,627	176	$210,720
Saved by compromising or scaling down claims in 1909	.....	217,113	.....	49,058
Claims unpaid December 31, 1909	882	882,514	176	161,662

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims	
	Number	Amount
Claims unpaid December 31, 1908	156	$1,463
Claims incurred in 1909	3,377	71,627
Totals	3,533	$73,090
Claims paid in 1909	3,430	71,097
Claims unpaid December 31, 1909	103	$1,993

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Abbeyville Ala 1925 5s	$19,068	$20,000	$20,000	$20,000
Abbeyville Ala 1928 5s	10,200	12,000	12,000	12,000
Aberdeen Miss 1910–30 5s	20,608	19,600	20,384	20,907
Ada Okla 1926 5s	41,900	40,000	43,600	43,600
Albany Mo 1926 6s	15,282	15,000	15,450	15,450
Albany Ga 1910–15 5s	6,048	6,000	6,055	6,030
Albany Ind school district Tex 1949 5s	12,738	12,500	12,737	12,750
Alger co Mich 1916 5s	10,279	10,000	10,500	10,500
Allegheny Pa 1925–27 3½s	25,415	25,000	24,000	23,850
Allegheny co Pa 1925 4s	9,581	10,000	10,100	10,100
Alpine Ind school district Tex 1949 5s	30,600	30,000	30,600	30,300
Alva Okla 1937 6s	40,684	40,000	46,800	46,800
Amherst co Va 1927 5s	10,612	10,000	10,300	10,300
Amherst co Va 1927 5s	10,612	10,000	10,300	10,300
Armada Mich 1921–23 4s	5,000	5,000	5,000	5,000
Amarillo Ind school dist Tex 1925 5s	25,300	25,000	25,000	25,000
Amarillo Tex 1945 5s	10,260	10,000	10,100	10,100
Atchison co Kans 1929 4s	15,273	15,000	14,550	14,550
Athens Tenn 1928 6s	16,343	15,000	16,343	15,900
Auburn Ala 1939 5s	6,737	7,000	6,737	6,720
Battle Creek Mich 1924 4s	5,000	5,000	5,000	5,000
Bayonne N J 1933 4½s	27,182	25,000	26,500	26,500
Bayonne N J 1933 4½s	26,118	25,000	26,500	26,500
Beaumont Tex 1941 5s	51,660	50,000	51,000	51,000
Beaumont Tex 1941 5s	12,398	12,000	12,240	12,240
Beaufort co N C 1935 5s	13,642	12,500	13,250	13,250
Belton Tex 1929 6s	18,180	16,000	17,730	19,480
Belton Tex 1929 6s	2,283	2,000	2,208	
Ben Avon Pa 1914–26 5s	10,624	10,000	10,650	10,630
Berkeley Cal 1913–16 4½s	10,368	10,000	10,650	10,225
Bessemer Ala 1937 5s	7,200	7,500	7,650	7,650
Bessemer Ala 1937 5s	48,003	50,000	51,000	51,000
Birmingham Ala 1924 6s	6,249	6,000	6,840	6,840
Birmingham Ala 1939 5s	26,500	25,000	26,500	26,500

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Biwabik Minn 1911–26 5s	$25,176	$25,000	$25,000	$25,375
Black Mountain township N C 1938 6s	15,523	15,000	17,250	17,250
Brewton City Ala 1939 6s	5,175	5,000	5,175	5,300
Bristol Tenn 1922 6s	3,271	3,000	3,270	3,270
Bristol Tenn 1920 6s	542	500	545	540
Bristol Tenn 1920 6s	1,084	1,000	1,090	1,080
Brookland school dist Va 1936 5s	15,292	15,000	15,000	15,000
Boonville school dist Ark 1910–29 6s	20,000	20,000	20,000	20,000
Bourbon co Ky 1917–23 4½s	25,880	25,000	25,250	25,250
Bryson City N C 1939 6s	10,353	10,000	10,355	10,500
Buncombe co N C 1910–21 4½s	24,506	24,000	24,240	24,300
Buncombe co N C 1925–29 6s	11,155	10,000	11,800	11,780
Buncombe co N C 1915 5s	5,000	5,000	5,150	5,150
Burlington Ia 1925–27 5s	12,350	12,000	13,680	13,660
Burlington Ia 1918–20 5s	9,000	9,000	9,810	9,810
Butler Ind 1910–11 6s	4,113	4,000	4,060	4,060
Cameron Mo 1925 4¾s	18,714	18,500	18,500	18,500
Canton N C 1939 6s	38,090	35,000	38,090	38,850
Canton Ga 1932 & 1937 5s	16,888	17,500	17,500	16,875
Carroll co Va 1912–17 5s	6,219	6,000	6,120	6,120
Cedar Rapids Ia 1912 4s	4,057	4,000	4,000	4,000
Central City W Va 1935 5s	23,720	23,000	23,460	23,460
Chattanooga Tenn 1921 5s	19,303	18,000	19,260	19,260
Checotah Okla 1937 6s	13,222	13,000	14,950	14,950
Checotah Okla 1937 6s	17,291	17,000	19,550	19,550
Chester W Va 1937 5s	11,119	11,000	11,110	11,110
Chuquatonchee drain syst Miss 1921–23 6s	6,000	6,000	6,540	6,555
Chuquatonchee drain syst Miss 1910–20 6s	15,200	15,200	15,808	16,026
Chickasha Okla 1928 5s	35,525	35,000	36,750	36,750
Chippewa Falls Wis 1912 4s	25,283	25,000	25,000	25,000
Cisco Ind school district Tex 1947 5s	30,000	30,000	30,963	30,000
Clarendon Pa 1910–17 5s	4,115	4,000	4,120	4,105
Clarendon Tex 1949 5s	15,375	15,000	15,375	15,900
Clarksburg school district W Va 1925 5s	39,285	39,000	41,340	39,000
Clebourne Tex 1956 5s	8,260	8,000	8,160	8,080
Cleveland co N C 1911 & 1918 6s	10,327	10,000	10,602	10,400
Coalgate Okla 1934 5½s	16,050	15,000	15,450	16,650
Coalgate Okla 1934 5½s	20,000	20,000	20,600	22,200
Cochran Ga 1937 6s	15,205	15,000	15,600	15,600
Coleman Tex 1945 5s	8,889	8,500	8,840	8,840
Colorado Springs Colo 1918 4s	25,000	25,000	24,500	24,500
Columbus Neb 1917 6s	5,456	5,000	5,300	5,500
Columbus Tex 1943 6s	12,000	12,000	12,000	12,000
Columbia Mo 1913–15 5s	3,062	3,000	3,060	3,060
Columbia Mo 1911–13 5s	4,044	4,000	4,080	4,050
Columbia Mo 1918–20 5s	5,195	5,000	5,100	5,190
Comanche Okla 1937 6s	10,414	10,000	11,157	10,600
Commerce Ga 1932 5s	24,395	25,000	25,250	25,250
Cookville Tenn 1925 5s	15,326	15,000	15,450	15,450
Cordelle Ga 1923 5s	5,413	5,200	5,460	5,460
Corinth Miss 1924 5½s	26,174	25,000	27,000	27,000
Cousart Bayou drain dist Ark 1928 6s	25,240	25,000	27,750	25,750
Covington Tenn 1916–26 & 1936 5s	15,069	15,000	15,000	15,000
Cuban Republic 1910 5s	49,140	50,000	48,000	48,000
Cuban Republic 1910 5s	40,000	40,000	38,400	38,400
Cuban Republic 1910 5s	30,000	30,000	28,800	28,800
Cuban Republic 1913 5s	21,000	21,000	20,160	20,160
Cuyahoga co O 1920 4s	10,689	10,000	10,100	10,100
Dadeville Ala 1939 5s	9,700	10,000	9,700	10,200
Decatur Ga 1936 5s	6,000	6,000	6,240	6,240
Decaur co Ia 1917 4s	23,828	25,000	24,500	24,500
Decatur co Ia 1917 4s	21,783	23,000	22,540	22,540

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Denton Tex 1945 5s.....	$10,250	$10,000	$10,200	$10,200
Denver Colo 1913 4s.....	26,000	26,000	25,740	25,740
Denver Colo 1921 5s.....	5,000	5,000	5,350	5,350
Denver Colo 1921 5s.....	5,000	5,000	5,350	5,350
Des Moines Ia 1916 4s...	14,378	15,000	15,150	15,150
Detroit Minn 1918 5s....	8,395	8,000	8,319	8,000
Dexter Mo 1923 4½s...	16,216	16,000	16,160	16,160
Donora Pa 1924–29–31 4½s.	21,799	21,000	22,050	21,070
Dothan Ala 1925 5s.....	20,556	20,000	20,000	20,000
Dothan Ala 1923 6s.....	10,276	10,000	11,000	11,000
Dothan Ala 1922 6s.....	14,414	14,000	15,400	15,260
Duluth Minn 1931 4s....	26,220	25,000	24,250	24,250
Duluth Minn 1931 4s....	6,277	6,000	5,820	5,820
Duluth Minn 1923 5s....	15,371	15,000	16,200	16,200
Dunmore Pa 1912–17 4s..	25,333	25,000	25,000	25,000
Duquesne Pa 1910–16 4½s	7,000	7,000	7,070	7,100
Durant City Okla 1929 5s	5,665	5,500	5,665	5,830
Durango Colo 1918 5s...	25,100	25,000	25,000	25,000
Dyersburg Tenn 1934 5s..	5,373	5,000	5,350	5,350
Dyersburg Tenn 1922 4s..	10,148	11,000	10,450	10,450
Edmund Okla 1933 5s...	44,565	45,000	44,500	45,900
Edwards Miss 1927 6s...	20,800	20,000	20,800	21,200
Elizabethton Tenn 1929 5s	33,835	33,500	33,835	33,500
Elkins W Va 1927–36 5s.	10,000	10,000	10,600	10,600
Elkins W Va 1928–36 5s.	15,000	15,000	15,900	15,900
Elk City Okla 1929 6s...	24,651	23,000	24,654	24,380
Elliott Pa 1910–31 4½s..	30,627	29,000	30,160	30,840
Ellwood City Pa 1926 4½s	15,090	15,000	15,150	15,150
Elmira N Y 1910–16 3½s.	7,000	7,000	6,930	6,910
Ensley Ala 1939 5s.....	24,465	24,000	24,000	24,000
Enterprise Ala 1926 5s..	9,235	9,500	9,500	9,500
Eufaula Okla 1937 6s....	30,000	30,000	34,500	34,500
Eureka City Utah 1912 5s	2,000	2,000	2,000	2,000
Fairmont W Va 1922 4½s	11,500	11,500	11,500	11,500
Fairview Mich 1907–10 6s	17,295	17,000	15,300	15,300
Fairview Okla 1934 6s...	16,002	15,000	16,007	16,500
Fayettsville N C 1933 5s.	14,096	13,500	14,461	14,040
Fentress co Tenn 1915 4s.	14,815	15,000	14,850	14,850
Fergus Falls Minn 1913 5s.	5,145	5,000	5,100	5,100
Flint Mich 1915–24 4s...	7,738	7,500	7,500	7,500
Florala Ala 1928 5s.....	24,108	25,000	25,000	25,000
Florala Ala 1928 5s.....	4,570	5,000	5,000	5,000
Fond-du-Lac Wis 1921 3½s	10,242	10,000	9,400	9,400
Fort Gibson Okla 1929 6s.	37,100	35,000	37,100	37,100
Fort Smith Ark 1925 5s..	50,000	50,000	51,500	51,500
Fort Worth Tex 1922 6s..	4,528	4,000	4,512	4,440
Franklin co Ky 1916 & 1918 5s	10,575	10,000	10,600	10,450
Franklin co Ky 1920 & 1921 5s	10,790	10,000	10,600	10,650
Fulton Mo 1926 4½s....	6,000	6,000	6,000	6,000
Fulton Mo 1926 4½s....	14,000	14,000	14,000	14,000
Gadsden Ala 1937 5s....	20,376	20,000	20,000	20,000
Gadsden Ala 1938 5s....	24,689	25,000	25,000	25,000
Geneva Ala 1938 5s.....	5,532	6,500	6,500	6,500
Geneva Ala 1925 5s.....	900	1,000	1,000	1,000
Georgetown S C 1943 5s.	29,968	28,500	29,925	29,925
Georgetown S C 1943 5s.	18,658	18,000	18,900	18,900
German Empire 1912 3s..	5,341	6,069	5,158	5,159
Grafton W Va 1933 4½s.	15,553	15,000	15,300	15,300
Grand Forks N D 1925 4½s.	25,575	25,000	25,250	25,250
Granville co N C 1919 5½s.	5,194	5,000	5,050	5,050
Grand Island Neb 1926 4½s.	35,151	35,000	33,600	33,600
Great Falls Mont 1922 5s	10,889	10,000	10,700	10,700
Greene co Ark 1921–25 6s	18,500	18,500	18,500	19,385
Greenwood co S C 1937 5¼s.	10,372	10,000	10,386	10,700
Greenwood co S C 1937 5¼s.	10,196	10,000	10,225	10,700
Greenwood co S C 1937 5¼s.	10,259	10,000	10,265	10,700
Greenville N C 1933 5s..	4,660	4,500	4,905	4,905

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Greenville Ala 1937 5s..	$31,380	$30,000	$31,200	$31,200
Griffin Ga 1921–26 5s....	34,178	32,000	33,600	33,670
Grove City Pa 1920 4½s.	5,221	5,000	5,278	5,200
Guilford co N C 1933 5s.	33,599	30,000	32,700	32,700
Guntersville Ala 1921 5s.	12,217	12,000	12,000	12,000
Guttenburg N J 1918 5s..	27,020	25,000	26,750	25,500
Guttenburg N J 1918 5s..	5,175	5,000	5,350	5,100
Hammond Ind 1915 5s...	34,386	33,000	34,650	34,650
Harrison N J 1930 4s....	16,091	15,000	15,000	14,550
Hartford Ala 1935 5s....	12,000	12,000	12,000	12,000
Hartshorne City Okla 1928 6s	26,750	25,000	26,750	27,250
Haskell co school district Okla 1929 6s	18,437	17,000	18,530	18,530
Haskell co school district Okla 1929 6s	21,148	19,500	21,255	21,255
Hawkeye Ia 1926 5s.....	7,158	7,000	7,350	7,140
Haywood co N C 1910–16 5 & 5½s	51,297	50,000	51,500	50,400
Headland Ala 1928 5s....	21,509	23,500	23,500	23,500
Heflin Ala 1929 5s.....	11,411	12,000	11,400	11,520
Henderson Ky 1927 4s...	15,126	15,000	15,000	15,000
Henderson co N C 1923–32 6s	11,858	10,000	11,796	11,160
Hendersonville N C 1918–26 6s	18,964	18,000	19,690	19,640
Hennepin co Minn 1921 4½s	27,408	25,000	27,000	27,000
Henrietta Okla 1934 6s..	41,200	40,000	41,200	41,200
Hickory N C 1924 5s....	10,260	10,000	10,300	10,300
Hillsborough co Fla 1933 4s	24,804	25,000	23,750	23,750
Hobart Okla 1937 6s....	25,427	25,000	28,750	29,750
Hobart Okla 1937 6s....	15,257	15,000	17,250	17,850
Hobart Okla 1937 6s....	13,222	13,000	14,950	15,470
Hollywood union school dist Cal 1911–12 5s...	6,607	6,500	6,630	6,597
Honey Grove Tex 1945 5s	10,566	10,000	10,500	10,300
Hope Ark 1910–28 6s....	41,496	40,000	43,172	41,500
Hope Ark 1935–38 6s....	10,697	10,000	10,705	10,700
Hope Ark 1914–15 6s....	3,067	3,000	3,060	3,060
Houghton Mich 1933 5s..	21,458	20,000	21,400	21,400
Houston Tex 1941 5s....	11,071	10,000	11,100	11,100
Houston Tex 1941 5s....	27,677	25,000	27,750	27,750
Houston Miss 1926 6s...	7,093	7,000	7,770	7,770
Huntington Tenn 1927 6s.	10,685	10,000	11,200	11,200
Huntsville Mo 1926 5s...	6,693	6,500	6,695	6,695
Huntsville Ala 1919 6s..	34,415	33,500	34,455	34,505
Indianapolis Ind 1916–18 4s	8,472	8,000	8,160	8,150
Ingram Pa 1910–31 4½s.	29,000	29,000	29,580	29,790
Ithaca N Y 1927 5s.....	25,417	25,000	25,500	25,500
Jackson co Ala 1932 5s..	10,234	10,000	10,200	10,200
Jacksonville Ala 1928 5s.	8,944	9,500	8,930	9,690
Jacksonville Ill 1919 4s..	19,447	18,500	18,315	18,320
Jackson Miss 1922 5s....	10,900	10,000	10,500	10,500
Jackson Miss 1928 6s....	24,636	22,000	25,300	25,300
Jackson Miss 1928 6s....	31,354	28,000	32,200	32,200
Jacobs townsp Wis 1910–14 6s	10,000	10,000	10,200	10,200
Jamestown N Y 1919–22 4s	22,954	22,000	22,000	21,560
Jasper Ala 1929 5s.....	17,730	18,000	17,730	18,540
Jefferson co Ala 1931 4½s	25,887	25,000	25,000	25,000
Jefferson Tex 1933 4s....	18,548	21,500	20,640	20,640
Jefferson Tex 1944 5s....	10,352	11,000	11,330	11,330
Jefferson Tex 1949 5s....	8,500	8,500	8,925	9,010
Joliet Ill 1914 4½s.....	10,408	10,000	10,100	10,100
Jennings La 1947 5s.....	23,719	25,000	25,250	25,250
Kansas City Kan 1917 5s	25,000	25,000	26,500	26,500
Kansas City Kan 1923–24 4½s	25,672	25,000	26,000	26,000
Kansas City Kan 1914 4½s	15,283	15,000	15,600	15,300
Kansas City Mo 1919 3½s	5,084	5,000	4,800	4,800
Kalamazoo Mich 1916 4s.	15,029	15,000	15,000	15,000

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Kalispell school district Mont 1924 5s	$9,353	$9,000	$9,180	$9,180
Kenmore N Y 1915–27 4.65s	14,993	14,993	15,293	15,443
Keokuk Ia 1910 5s	4,058	4,000	4,000	4,000
Key West Fla 1955 5s	100,825	100,000	106,000	104,000
Klowa Okla 1934 6s	32,922	31,000	32,922	33,170
Knoxville Ia 1921 4½s	9,301	9,000	9,180	9,080
Lafayette Ind 1920 4½s	10,625	10,000	10,500	10,100
Lakewood O 1926–30 4½s	10,619	10,000	10,600	10,640
Lakewood O 1913 5s	10,181	10,000	10,300	10,300
Latrobe Pa 1933 4½s	18,842	17,500	18,900	18,900
Laurel Miss 1910–25 5s	20,672	19,600	19,992	20,166
Laurinburg N C 1936–41 5½s	12,146	12,000	12,840	12,920
Laurinburg N C 1928–31 5½s	7,216	7,000	7,490	7,440
Laurinburg N C 1923–27 5½s	5,267	5,000	5,350	5,270
Leavingworth Kan 1910 5s	2,000	2,000	2,000	2,000
Leavenworth co Kan 1915 5s	5,184	5,000	5,100	5,100
Lehigh Okla 1934 6s	45,882	42,500	45,900	45,475
Lenoir N C 1938 6s	26,788	25,000	28,500	26,750
Lewiston Idaho 1923 5s	10,040	10,000	10,200	10,200
Lewiston Idaho 1923 5s	38,456	38,000	38,760	38,760
Lexington Miss 1934 5s	26,838	25,000	26,000	26,000
Lexington N C 1944 5s	31,941	30,000	31,200	30,900
Lexington N C 1944 5s	31,275	30,000	31,200	30,900
Liberty Mo 1925 5s	42,172	41,000	41,820	41,000
Livingston Tex 1940 5s	26,062	25,000	26,062	26,250
Lincoln co Wis 1919–22 4½s	7,392	7,000	7,420	7,390
Linwood & Auburn levee dist Ark 1935 6s	54,880	50,000	55,500	55,500
Little Valley N Y 1912–36 5s	10,511	10,000	10,700	10,764
Longview Tex 1945 5s	26,163	25,500	26,010	26,010
Long Prairie levee district Ark 1948 6s	35,000	35,000	39,200	39,200
Long Prairie levee district Ark 1948 6s	34,976	34,000	38,080	38,080
Los Angeles Cal 1941 3¾s	54,117	50,000	49,000	48,000
Los Angeles Cal 1933 3¾s	52,327	50,000	49,000	48,000
Louisburg school dist N C 1937 6s	10,938	10,000	11,500	11,500
Madison Wis 1919 3½s	5,000	5,000	4,800	4,800
Madison Wis 1926 4s	20,624	20,000	20,000	20,000
Madison co N C 1910–16–32–38 6s	15,332	14,000	15,400	15,560
Madison co N C 1917–31 6s	16,404	15,000	16,500	16,910
Madill Okla 1927 6s	15,204	15,000	16,650	16,350
Malone N Y 1910 4¾s	10,019	10,000	10,000	10,000
Manitoba Province 1930 4s	35,736	34,000	34,680	34,680
Mangum Okla 1927 6s	21,134	20,000	22,400	22,400
Mangum Okla 1927 6s	26,417	25,000	28,000	28,000
Marion S C 1945 5s	21,572	20,000	21,600	21,600
Marion N C 1935 5s	31,101	30,000	31,200	31,200
Marion Ind 1910–11 5s	4,889	4,800	4,848	4,824
Marshall co Minn 1914 6s	1,530	1,413	1,512	1,512
Marshall Texas 1944 5s	25,668	25,000	25,500	25,500
Marshall N C 1939 6s	21,195	20,000	21,200	21,400
Martinsville Va 1940 5s	13,202	12,000	12,960	12,960
Maxton N C 1938 6s	30,430	28,000	30,445	29,960
Mayes co Okla 1928 6s	11,217	10,000	11,233	11,200
Medina Ohio 1914–28 5s	7,931	7,500	8,175	8,163
Memphis Tenn 1928 4½s	26,075	25,000	26,250	26,250
Meridian Miss 1935 4½s	49,858	48,000	49,680	48,960
Meridian Miss 1935 4½s	17,658	17,000	17,595	17,340
Miami Fla 1936 5s	25,593	25,000	25,750	25,750
Milton City Ore 1924 5s	15,000	15,000	15,000	15,600
Mississippi co Mo 1927 6s	3,082	3,000	3,090	3,360
Mobile Ala 1912 5s	11,635	11,500	11,730	11,615
Montevideo Minn 1923 5s	15,948	15,000	15,750	15,750
Montgomery Ala 1944 4½s	10,404	10,000	10,500	10,500

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Montgomery Ala 1928 6s..	$11,512	$11,305	$12,888	$13,227
Montgomery Ala 1928 6s..	9,964	9,785	11,155	11,448
Montreal Que 1939 3½s..	50,833	50,000	49,000	45,500
Morgantown N C 1945 5s	12,702	12,000	12,480	12,480
Muskogee Okla 1923–28 6s	51,572	49,000	57,330	57,390
Nashville Tenn 1923 4½s.	53,945	50,000	52,500	52,500
Nashville Tenn 1935 4½s	31,332	29,000	31,320	31,320
Nashville Ga 1936 5s....	30,903	30,000	31,200	31,200
New Cordell Okla 1934 6s	20,737	20,000	20,737	21,200
New Castle Pa 1921 3½s	17,000	17,000	15,810	15,810
New Decatur Ala 1932 5s	24,000	24,000	24,000	24,000
New Hanover co N C 1927 4½s	15,937	15,000	15,750	15,750
New Mexico State 1921 6s	10,536	10,000	10,800	10,300
New Madrid co Mo 1910–18 6s	43,102	41,000	41,820	41,680
New Madrid Co Mo 1926 6s	22,000	22,000	24,200	24,420
New Orleans La 1917 5s.	25,121	25,000	25,125	25,500
New Straitsville O 1911–14 6s	4,174	4,000	4,320	4,200
New York N Y 1956 4s..	25,183	25,000	25,000	25,000
Newbern Tenn 1927 6s..	5,286	5,000	5,600	5,600
Newbern Tenn 1927 6s..	14,389	14,000	15,680	15,680
Newton Kans 1926 4½s..	10,000	10,000	10,000	10,000
Norman Okla 1933 6s....	29,716	27,000	30,780	29,700
North Wilkesboro N C 1939 6s	18,635	17,000	18,635	18,870
Nutwood Drainage & Levee Dist Ill 1927–28 6s....	25,250	25,000	28,000	28,000
Okmulgee Okla 1923 5s...	8,851	8,000	8,400	8,400
Orange Texas 1944 5s....	5,324	5,000	5,200	5,000
Oskaloosa Iowa 1917 4½s	20,774	20,000	20,600	20,600
Ottawa Ont 1930 3½s....	15,000	15,000	13,950	13,950
Ottawa Ont 1930 3½s....	35,000	35,000	32,550	32,550
Oxford N C 1937 5s.....	30,000	30,000	32,400	32,400
Palatka Fla 1942 5s.....	50,465	50,000	52,500	50,500
Paris Texas 1953 5s.....	10,627	10,000	10,800	10,800
Pass Christian Miss 1926 5s	10,799	10,500	10,799	10,815
Pascagoula Miss 1919–28 6s	10,554	10,000	10,500	10,480
Paterson N J 1923 4s....	26,613	25,000	25,000	25,000
Pensacola Fla 1911 6s...	10,470	10,200	10,404	10,404
Pensacola Fla 1911 6s...	6,676	6,500	6,630	6,630
Petoskey Mich 1911 4s...	10,038	10,000	10,000	10,000
Philadelphia Miss 1926 5s	12,832	13,500	12,825	13,905
Pittsburg Texas 1945 4s..	6,838	7,500	6,825	6,825
Pittsburg Kans 1910–15 5s	11,594	11,500	11,675	11,660
Placer co Cal 1911–13 5s.	2,011	2,000	2,040	2,030
Plainview Texas 1948 5s.	8,160	8,000	8,160	8,000
Port Huron Mich 1927 4s.	25,000	25,000	25,000	24,500
Portland Ore 1926 5s....	11,315	10,000	11,000	10,900
Portland Ore 1922 5s....	28,192	25,000	27,500	27,000
Portland Ore 1925 5s....	5,733	5,000	5,500	5,500
Poteau Okla 1926 6s....	10,879	10,000	11,400	11,400
Pratt City Ala 1939 5s...	7,797	7,500	7,797	7,800
Prattville Ala 1937 5s....	37,704	40,000	40,000	40,000
Prescott Ariz 1955 5s...	51,035	50,000	53,250	53,000
Quebec Can 1932 3½s....	13,360	14,000	13,020	13,020
Racine Wis 1910–21 4s..	26,034	26,000	26,000	26,000
Randleman N C 1938 5s..	5,500	5,500	5,610	5,610
Red Lake co Minn 1917 6s	18,076	16,700	18,203	18,203
Regina Sask 1910–16 4½s	21,037	21,000	21,000	20,730
Ridgefield Park N J 1910–21 5s	25,017	23,500	24,680	24,320
Ripley Tenn 1927 6s.....	7,619	7,500	7,875	7,875
Ripley Tenn 1928 6s.....	3,619	3,500	3,619	3,675
Rockingham N C 1938 5s..	18,838	20,000	20,800	20,800
Rockingham N C 1938 5s..	18,838	20,000	20,800	20,800
Rockingham N C 1939 5s..	10,050	10,000	10,400	10,400
Rockingham Township N C 1936 6s	17,435	15,000	17,250	17,250
Rosedale Miss 1924 6s....	6,196	6,000	6,215	6,240
Rosedale Miss 1926 6s....	3,130	3,000	3,159	3,150
Russian Gov road 1957 4s	79,166	80,000	78,400	70,400
San Angelo Texas 1945 5s.	21,132	20,000	21,400	21,400

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Santa Ana Cal 1910–22 4½s	$13,382	$13,000	$13,260	$13,270
San Antonio Texas 1919 5s	20,000	20,000	20,000	20,000
San Antonio Texas 1919 5s	5,000	5,000	5,000	5,000
Santa Cruz co Ariz 1912–17 5s	30,000	30,000	30,000	30,000
San Diego Cal 1914–24 4½s	28,898	25,000	25,750	25,700
San Diego Cal 1929–30 4½s	10,695	10,000	10,500	10,500
Sandpoint Idaho 1929 6s.	10,555	10,000	10,555	10,700
Sanford N C 1931 5s....	4,147	4,000	4,120	4,120
Salem N C 1936 5s.....	10,378	10,000	10,400	10,400
Salt Lake City Utah 1914 5s	52,250	50,000	52,500	52,000
Salt Lake City Utah 1920 4s	30,021	30,000	30,000	29,700
Saline co Ill 1917–18 4½s	16,571	16,000	16,720	16,560
Salisbury Dist Mo 1922 4½s	15,314	15,000	15,300	15,300
Sapulpa Okla 1929 6s....	43,636	40,000	43,672	43,600
Sapulpa Okla 1929 6s....	10,909	10,000	10,918	10,900
Sarnia Ont 1910–26 5s..	18,779	18,779	19,155	19,089
Sayre Okla 1934 6s.....	17,069	16,000	17,760	17,600
Sch Dist No 29 West Tulsa Okla 1928 6s....	15,290	15,000	15,300	15,675
Sch Dist No 11 Halleyville Okla 1929 6s	10,600	10,000	10,600	10,600
Scotia N Y 1912–23 5s...	6,083	6,000	6,240	6,245
Scotia N Y 1912–30 5s...	9,669	9,500	9,975	10,010
Seattle Wash 1927 4½s..	20,735	20,000	21,200	21,200
Sedalia Mo 1923 4s.....	41,052	40,000	40,000	40,000
Selma Ala 1927 5s.....	10,295	10,000	10,100	10,100
Shelby N C 1937 5s.....	15,573	15,000	15,600	15,600
Shelby co Ala 1912–28 6s.	6,500	6,500	6,955	6,960
Shelby N C 1937 5s.....	15,000	15,000	15,600	15,600
Sherman Texas 1910–29–37 4½s	11,505	11,000	11,376	11,000
Sheraden Pa 1937 5s....	10,385	10,000	11,100	11,200
Sheraden Pa 1937 5s....	2,000	2,000	2,220	2,240
Sheridan Wyo 1938 5s....	25,235	25,000	25,750	25,750
Sikeston Mo 1926 5s....	20,000	20,000	20,200	20,200
Sioux City Iowa 1918 4½s	25,443	25,000	26,000	26,000
Sioux Falls S D 1927 5s..	26,347	25,000	27,000	27,000
Solcomb Ala 1927 5s.....	14,315	15,000	15,000	14,100
Solcomb Ala 1928 5s....	5,422	6,000	6,000	5,640
South Bend Ind 1912 3½s	10,057	10,000	9,900	9,900
South Denver Park Dist Col 1922 6s.....	23,500	23,500	23,970	23,970
Spokane Wash 1910 4s...	10,014	10,000	10,000	10,000
Spokane co Wash 1924 4½s	26,298	25,000	26,348	25,750
Springfield Tenn 1924 5s.	15,193	15,000	15,300	15,630
Springville Utah 1913–23 5s	8,093	8,000	8,160	8,150
Stamford Texas 1949 5s..	20,562	20,000	20,562	21,200
Statesville N C 1936 5s..	14,853	14,000	14,560	14,560
St Cloud Minn 1912–19 5s	7,326	7,000	7,210	7,190
St Johns Ore 1928 6s....	26,346	23,500	27,856	26,320
Stoddard co Mo 1910–26 6s	11,242	11,000	11,990	12,635
Stone co Mo 1921 5s.....	17,500	17,500	18,200	18,200
Sugar school dist Utah 1925 5s	9,022	9,000	9,000	9,000
Sumter co Ala 1934 5s...	27,665	25,000	26,750	26,750
Sweetwater Tenn 1938 5s	15,463	15,000	15,464	16,200
Tacoma Wash 1913 5s...	46,384	45,000	46,350	46,350
Tacoma Wash 1920 5s....	5,302	5,000	5,350	5,350
Tacoma Wash 1913 5s....	5,100	5,000	5,150	5,150
Tahlequah Okla 1934 5s..	23,000	23,000	23,000	24,610
Tallapoosa Ga 1911–1920 6s	10,817	10,000	10,500	10,480
Tallapoosa Ga 1921–1923 6s	3,439	3,000	3,270	3,280
Talladega Ala 1921 6s...	10,435	10,000	10,900	10,900
Tampa Park Fla 1955 5s.	42,216	40,000	42,400	42,400
Tampa Fla 1955 5s.....	53,345	50,000	53,000	53,000
Tampa Fla 1955 5s.....	10,000	10,000	10,600	10,600

SCHEDULE OF BONDS OWNED—Concluded

	Book value	Par value	Company market value	Department market value
Temple Okla 1937 6s....	$30,000	$30,000	$31,800	$31,800
Terrebonne Parish La 1911–14 5s	8,500	8,500	8,500	8,606
Tonkawa Okla 1929 5½s.	39,288	37,000	39,298	39,220
Topeka Kans 1910–11 5s.	5,040	5,000	5,050	5,030
Toronto Ont 1925 3½s..	23,532	25,000	23,250	23,500
Toronto Ont 1911 3½s..	24,645	25,000	24,250	24,750
Tuscumbia Ala 1933 5s..	10,591	10,300	10,506	10,506
Tyler Texas 1937 5s.....	16,472	16,000	16,480	16,480
Tyler Texas 1937 5s.....	1,030	1,000	1,030	1,030
Tyler Texas 1937 5s.....	11,217	11,000	11,110	11,170
Tyler Texas 1937 5s.....	2,031	2,000	2,060	2,020
Utah State 1920 3¼s....	10,133	10,000	9,500	9,500
Victor Col 1916 5s.....	11,000	11,000	11,000	11,000
Vidalia Ga 1937 5s.....	21,680	23,000	23,000	23,000
Vineta Okla 1923 5s.....	34,123	31,000	32,240	32,240
Waco Texas 1934 5s....	56,785	50,000	55,500	55,500
Walla Walla co Wash 1923 4½s	25,228	25,000	25,000	25,000
Washington N C 1935 5s.	23,541	22,000	23,760	23,760
Water Valley Miss 1927 5s	12,000	12,000	12,360	12,360
Waurika Okla 1933 6s...	40,600	40,000	45,200	41,200
Webster Groves Mo 1924 5s	13,344	12,000	12,600	12,600
Weldon Sch Dist N C 1910–25 6s	8,659	8,000	8,640	8,630
Weldon Sch Dist N C 1926–29 6s	2,049	2,000	2,300	2,300
West Chicago Ill 1911 4s..	10,000	10,000	10,000	10,000
West Des Moines Iowa 1912 4s	25,000	25,000	25,000	25,000
West Des Moines Iowa 1912 4s	18,000	18,000	18,000	18,000
West Seneca N Y 1910–12 5s	13,095	12,900	13,029	12,986
West Washington Pa 1926–34 5s	22,222	20,000	22,000	22,050
Wilkes-Barre Pa 1915–16 4s	20,635	20,000	20,200	20,200
Williamson W Va 1926 6s	16,642	15,500	16,740	16,740
Winchester Taxing Dist Tenn 1931 5s.....	4,000	4,000	4,120	4,120
Wallaceburg Ont 1910–36 4½s	23,714	23,714	23,477	23,433
Winfield La 1923–38 5s..	18,265	20,000	20,600	20,715
Winfield La 1913–23 5s..	6,765	7,500	7,575	7,623
Winona Minn 1933 4s...	10,468	10,000	10,000	10,000
Wolf Pitt Township N C 1936 6s	5,730	5,000	5,750	5,750
Woodward Okla 1936 6s..	14,533	14,000	14,980	14,980
Woodward City Okla 1937 6s	15,000	15,000	16,200	16,200
Woodlawn Ala 1927 5s...	31,431	30,000	30,000	30,000
Woodlawn Ala 1927 5s...	5,499	6,000	6,000	6,000
Woodlawn Ala 1927 5s...	10,999	12,000	12,000	12,000
Wyandotte co Kans 1921 4½s	5,113	5,000	5,150	5,150
Wyandotte co Kans 1920–21 4½s	25,557	25,000	25,750	25,750
Yalobusha co Miss 1930 5s	7,051	7,000	7,000	7,000
York Neb 1927 5s.....	17,000	17,000	17,170	17,170
Yuma co Ariz 1926 6s....	22,891	22,000	23,980	23,980
Totals	$8,373,199	$8,129,059	$8,449,974	$8,422,674

KNIGHTS OF THE MODERN MACCABEES

PORT HURON, MICH.

[Commenced business June 11, 1881]

GEORGE S. LOVELACE, President A. M. SLAY, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums	Per capita tax	All other dues and assessments
Mortuary	.....	$53,451 93	$1,352,560 96	.....	.....
Sick and accident	.....	.....	.....	.....	$7,856 92
Expense	$9,285 25	.....	.....	$133,098 44	.....
Totals	$9,285 25	$53,451 93	$1,352,560 96	$133,098 44	$7,856 92
Deduct payment returned to applicants	.....	236 60	.....	.....	.....
	$9,285 25	$53,215 33	$1,352,560 96	$133,098 44	$7,856 92

Total paid by members	$1,556,016 90
Interest	11,183 75
Rents	3,296 00
Sale of lodge supplies	4,896 94
Official publications	724 31
Transferred from office fund	2,500 00
Borrowed money	35,000 00
Total Income	**$1,613,617 90**
Ledger Assets December 31, 1908	**513,908 84**
Total	**$2,127,526 74**

DISBURSEMENTS

Losses and claims:		
Death	$1,210,044 89	
Permanent disability	61,050 00	
Sick and accident	2,242 00	
Old age benefits	83,126 95	
Total benefits paid		$1,356,463 84
Expenses of deputies or organizers		19,266 95
Salaries and commissions of deputies and organizers		56,988 62
Salaries of officers and trustees		18,499 97
Salaries of office employees		23,325 69
Traveling and other expenses of officers, trustees and committees		3,173 85
Insurance department fees		636 75
Rents		2,140 00
Advertising, printing and stationery		3,710 45

Postage, express, telegraph and telephone	$5,855 56
Lodge supplies	6,446 20
Official publication	12,842 40
Legal expenses	1,391 47
Furniture and fixtures	511 48
Taxes, repairs and other expenses on real estate	922 58
Public meetings, installments, etc	2,590 62
Light and heat	669 98
Borrowed money repaid	25,000 00
Interest	466 66
All other disbursements	1,810 14
Total Disbursements	**$1,542,713 21**
Balance	**$584,813 53**

LEDGER ASSETS

Book value of real estate	$84,561 03
Book value of bonds	41,055 10
Deposited in bank *on interest*	454,197 40
Deposited in court as securities	5,000 00
Total	**$584,813 53**

NON-LEDGER ASSETS

Interest accrued	550 00
Rents accrued	108 00
Market value of bonds over book value	504 90
Assessments actually collected by subordinate lodges not yet received by supreme lodge	4,388 32
Total Assets	**$590,364 75**

LIABILITIES

Policy or certificate claims:		
Due and unpaid	$57,685 70	
Adjusted, not yet due	65,900 00	
Resisted	8,000 00	
Reported, not yet adjusted	95,411 20	
Total		$226,996 90
Salaries and miscellaneous accounts		7,239 35
Borrowed money		20,000 00
Total Liabilities		**$254,236 25**

EXHIBIT OF FUNDS

	Mortuary	Reserve emergency	Permanent disability old age	Building	Sick and accident	Expense	Totals
Balance on hand Dec. 31, 1908	$392,971 43	$25,289 92	$1,992 52	$84,561 03	$1,949 64	$7,144 30	$513,908 84
Receipts per *Income Exhibit*, viz.:							
Membership fees	.....	.....	.....	.....	.....	9,285 25	9,285 25
First year's assessments and premiums	53,451 93	.....	.....	.....	.....	.....	53,451 93
Subsequent years' assessments and premiums	1,352,324 36	.....	.....	.....	.....	.....	1,352,324 36

EXHIBIT OF FUNDS — Continued

	Mortuary	Reserve emergency	Permanent disability old age	Building	Sick and accident	Expense	Totals
Per capita tax	.....	.....	.....	.....	.....	$133,098 44	$133,098 44
All other assessment	.....	.....	.....	.....	$7,856 92	.....	7,856 92
Interests and rents	.....	$1,869 19	$9,314 56	.....	.....	3,296 00	14,479 75
Sale of lodge supplies	.....	.....	.....	.....	.....	4,896 94	4,896 94
From all other sources	.....	.....	.....	.....	.....	38,224 31	38,224 31
Totals	$1,798,747 72	$27,159 11	$11,307 08	$84,561 03	$9,806 56	$195,945 24	$2,127,526 74
Increase by transfers	.....	18,024 46	135,000 00	.....	.....	.....	.....
Decrease by transfers	153,024 46	.....	.....	.....	.....	.....	.....
Balance after transfers	$1,645,723 26	$45,183 57	$146,307 08	$84,561 03	$9,806 56	$195,945 24	$2,127,526 74
Disbursements during year	1,210,044 89	641 06	144,176 95	.....	2,242 00	185,608 31	1,542,713 21
Balance on hand December 31, 1909	$435,678 37	$44,542 51	$2,130 13	$84,561 03	$7,564 56	$10,336 93	$584,813 53

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	107,737	$132,999,000	284	$215,750
Benefit certificates written in 1909	8,143	8,093,750	644	628,500
Totals	115,880	$141,092,750	928	$844,250
Deduct terminated or decreased in 1909	8,997	9,576,500	435	345,000
Total benefit certificates in force December 31, 1909	106,883	$131,516,250	493	$499,250
Benefit certificates terminated by death in 1909	943	1,244,500	1	1,000
Benefit certificates terminated by lapse in 1909	8,054	8,298,000	434	344,000
Benefit certificates decreased in 1909	.....	34,000	.....	.....

Received in 1909 from members in New York:	
Mortuary	$2,883 66
Expense	1,079 90
Total	$3,963 56

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	93	$120,883	.....	.....
Claims (face value) incurred in 1909	945	1,209,134	1	$1,000
Totals	1,038	$1,330,017	1	$1,000
Claims paid in 1909	946	1,211,866	1	1,000
Balance	92	$118,151	.....	.....
Save by compromising or scaling down claims or dropped in 1909	6	14,740	.....	.....
Claims unpaid December 31, 1909	86	$103,411	.....	.....

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims on list December 31, 1908	519	$475,425	.....	.....
Claims incurred in 1909	146	199,000	1	$2,000
Totals	665	$674,425	1	$2,000
Claims paid in 1909	101	165,575	.....	100
Balance	564	$508,850	1	$1,900
Held till death	.....	156,950	.....	400
Claims on list December 31, 1909	564	$351,900	1	$1,500

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims	
	Number	Amount
Claims paid in 1909	1	$500
Claims rejected in 1909	1	500

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims	
	Number	Amount
Claims on list December 31, 1908	390	$357,431
Claims incurred in 1909	126	185,507
Totals	516	$542,938
Claims paid in 1909	80	124,243
Balance	436	$418,695
Held till death	.....	120,888
Claims on list December 31, 1909	436	$297,807

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Coopersville school district No. 4 1917 5s.....	$8,306	$8,000	$8,400	$8,400
Kalamazoo street imprmt 1912 4½s	3,020	3,000	3,060	3,030
Norman City water works 1933 6s	3,302	3,000	3,300	3,300
Hillview drainage & levee dists 1924 6s	5,307	5,000	5,500	5,500
Coal Creek drainage 1921 6s	5,302	5,000	5,450	5,450
School District No. 6 1915 5s	2,592	2,500	2,600	2,600
Sioux Falls rfdg 1924 5s.	1,576	1,500	1,590	1,605
McGee Creek levee and drainage dist 1923 6s..	3,211	3,000	3,270	3,300
Fort Morgan water works 1918 5½s	3,131	3,000	3,000	3,000
School District No 39 1919 6s	3,208	3,000	3,270	3,180
Tulsa public park 1929 5s.	2,100	2,000	2,120	2,120
Totals	$41,055	$39,000	$41,560	$41,485

ENDOWMENT RANK OF THE KNIGHTS OF PYTHIAS OF THE WORLD

CHICAGO, ILL.

[Commenced business October 1, 1877.]

UNION B. HUNT, President — W. A. JENKINS, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	First year's assessments and premiums	Subsequent years' assessments and premiums
Mortuary	$492,165 75	$1,657,852 63
Expense	75,174 05	369,566 87
Totals	$567,339 80	$2,027,419 50
Deduct payment returned to applicants	4,331 35	.....
	$563,008 45	$2,027,419 50

Total paid by members	$2,590,427 95
Interest	115,248 26
Rents	850 00
Sale of lodge supplies	396 90
Increase in book value of real estate	1,200 00
From all other sources	534 94
Total Income	**$2,708 658 05**
Ledger Assets December 31, 1908	**2,543,434 07**
Total	**$5,252,092 12**

DISBURSEMENTS

Losses and claims:	
Death	$1,894,053 61
Commissions and fees to deputies or organizers	149,010 25
Salaries of deputies and organizers	6,128 00
Salaries and other compensation of officers and trustees	20,163 10
Salaries of office employees	46,714 05
Medical examiners' fees and salaries	16,917 00
Traveling and other expenses of officers, trustees and committees	8,352 57
Collection and remittance of assessments and dues	126,564 91
Insurance department fees	730 25
Rents	6,090 00
Advertising, printing and stationery	13,401 29
Postage, express, telegraph and telephone	11,196 75
Lodge supplies	1,264 47
Official publication	4,852 32
Expense of supreme lodge meeting	797 85

Legal expenses	$5,648 30
Furniture and fixtures	1,557 84
Taxes, repairs and other expenses on real estate	2,046 51
Amortization of bonds	3,547 34
Fidelity bonds	2,645 82
Actuarial expense	2,388 42
Exchange	871 05
Examination and auditing expense	9,122 20
All other disbursements	2,385 52
Total Disbursements	**$2,336,449 42**
Balance	**$2,915,642 70**

LEDGER ASSETS

Book value of real estate	$55,000 00
Mortgage loans	249,500 00
Book value of bonds	2,506,677 67
Deposited in trust companies and banks *on interest*	74,281 52
Cash in association's office	1,500 00
Organizers' balances	27,028 62
Tenders outstanding	1,048 89
Certificate loans	606 00
Total	**$2,915,642 70**

NON-LEDGER ASSETS

Interest accrued	25,230 39
Market value of real estate over book value	5,880 00
Market value of bonds over book value	20,265 81
Assessments actually collected by subordinate lodges not yet received by supreme lodge	23,359 40
Postage on hand	869 04
Furniture and fixtures	7,709 22
Gross Assets	**$2,998,956 56**

DEDUCT ASSETS NOT ADMITTED

Organizers' balances, not secured by bonds	$27,028 62	
Furniture and fixtures	7,709 22	
Total		34,737 84
Total admitted Assets		**$2,964,218 72**

LIABILITIES

Policy or certificate claims:		
Resisted	$7,000	
Reported, not yet adjusted	126,500	
Total		$133,500 00
Salaries and miscellaneous accounts		37,805 52
Taxes due or accrued		379 26
Advance assessments		6,304 77
M. H. Gurney claim		189 70
Reserve on certificates in plans A B and D of the fifth class		1,435,413 17
Total Liabilities		**$1,613,592 42**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Totals
Balance on hand December 31, 1908	$1,548,532 08	$671,377 15	$323,524 84	$3,543,434 07
Receipts per *Income Exhibit*, viz.:				
First year's assessments and premiums	487,834 40	.....	75,174 05	563,008 45
Subsequent years' assessments and premiums	1,657,852 63	.....	369,566 87	2,027,419 50
Interests and rents	83,923 62	.....	32,174 64	116,098 26
Sale of lodge supplies	.....	.....	396 90	396 90
From all other sources	1,200 00	.....	534 94	1,734 94
Totals	$3,779,342 73	$671,377 15	$801,372 24	$5,252,092 12
Increase by transfers	.....	764,036 02	.....	.....
Decrease by transfers	764,036 02	.....	.....	.....
Balance after transfers	$3,015,306 71	$1,435,413 17	$801,372 24	$5,252 092 12
Disbursements during year	1,897,600 95	.....	438,848 47	2,336,449 42
Balance on hand December 31, 1909	$1,117,705 76	$1,435,413 17	$362,523 77	$2,915,642 70

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	77,757	$120,544,500	3,206	$4,751,500
Benefit certificates written in 1909	14,309	18,267,000	242	418,000
Totals	92,066	$138,811,500	3,448	$5,169,500
Deduct terminated or decreased in 1909	18,060	27,446,500	541	1,004,500
Total benefit certificates in force December 31, 1909	74,006	$111,365,000	2,907	$4,165,000
Benefit certificates terminated by death in 1909	1,033	1,906,000	64	103,500
Benefit certificates terminated by lapse in 1909	17,027	25,540,500	477	901,000

Received in 1909 from members in New York:	
Mortuary	$94,520 99
Expense	15,269 07
Total	$109,790 06

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	100	$177,500	6	$10,000
Claims (face value) incurred in 1909	1,033	1,906,000	64	103,500
Totals	1,133	$2,083,500	70	$113,500
Claims paid in 1909	1,059	1,894,054	67	105,519
Balance	74	$189,446	3	$7,981
Saved by compromising or scaling down claims in 1909	.....	55,946	.....	4,981
Claims unpaid December 31, 1909	74	$133,500	3	$3,000

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Abbeyville Ga school 1924 6s	$6,614	$6,000	$6,684	$6,600
Acquackanonk twp N J school 1925–29 4½s	5,060	5,000	5,061	5,000
Ada Okla school 1924 5s	10,204	10,000	10,750	10,800
Alamance co N M road imp 1959 5s	11,198	10,000	11,219	11,000
Alcorn co Miss jail 1912 6s	5,056	5,000	5,159	5,200
Alexandria La imp 1927 5s	5,114	5,000	5,233	5,050
Alger co Mich imp 1917 5s	5,213	5,000	5,208	5,250
Alliance Neb school 1927 5s	5,146	5,000	5,213	5,300
Altus Okla water 1933 6s	5,413	5,000	5,503	5,700
Ames Ia water 1911 5s	5,037	5,000	5,035	5,050
Amherst co Va imp 1927 5s	5,319	5,000	5,299	5,150
Anadarko Okla water 1929 5½s	10,801	10,000	10,774	11,300
Anderson co S C school 1924 5s	5,178	5,000	5,154	5,200
Anniston Ala rfdg 1919 4s	5,000	5,000	5,174	4,650
Arcadia Fla school 1925 5s	5,187	5,000	5,039	5,150
Arizona coupons 1925 5s	4,423	4,000	4,568	4,520
Arizona fndg 1912 5s	5,109	5,000	5,147	5,150
Armstrong Ia fndg 1910 5s	1,500	1,500	1,500	1,500
Asheville N C street 1911 5s	2,021	2,000	2,016	2,020
Asheville N C water 1922 4s	4,015	5,000	4,873	4,900
Aurora Minn sewer 1923 5s	4,928	5,000	5,102	5,000
Austin Tex rfdg any int. date 4s	4,725	5,000	4,825	4,700
Austin Tex rfdg 1931 4s	4,693	5,000	4,711	4,700
Bainbridge Ga sewer 1910-14 5s	4,000	4,000	4,011	4,020
Baker City Ore city hall 1924 5s	12,187	11,500	12,073	12,190
Barstow Tex drainage 1913–33 5s	9,529	10,000	9,683	10,000
Bartlesville Okla sanitary 1925 5s	1,028	1,000	1,083	1,010
Basin Wyo water 1917 6s	8,485	8,500	9,249	8,670
Belding Mich water 1916 4s	5,000	5,000	4,910	4,950
Bells Tenn school 1915 6s	2,070	2,000	2,110	2,100
Bellingham Wash fndg 1921 5s	5,169	5,000	5,320	5,300
Bennettsville S C light 1925 5s	3,000	3,000	3,000	3,000
Benson Neb water 1910 5s	3,000	3,000	3,000	3,000
Bethany Mo school 1925 4s	5,000	5,000	4,850	4,850
Beresford S D school 1922 4½s	3,000	3,000	2,980	3,000
Berkeley Cal school 1926 4½s	516	500	502	530
Big Stone Gap Va imp 1934 5s	2,664	2,500	2,589	2,550
Big Stone Gap Va water 1929 5s	952	1,000	1,032	1,020
Binghamton Tenn water & sewer 1939 5s	5,075	5,000	5,082	5,100
Biloxi Miss water 1925 5s	5,137	5,000	5,168	5,150
Blackstone Va imp 1928 6s	5,307	5,000	5,369	5,600
Blaine co Idaho fndg 1913 6s	4,032	4,000	4,193	4,200
Blaine co Idaho refndg 1918–21 5½s	6,295	6,000	6,474	6,480
Bloomington Neb water 1927 5s	4,899	5,000	4,934	5,050
Boise City Idaho school 1915 5s	10,468	10,000	10,359	10,400
Bolivar Tenn municipal 1915 5s	5,000	5,000	5,000	5,000
Bolivar co Miss railway 1918 6s	2,065	2,000	2,159	2,220

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Boone co Jefferson twp Ind road 1915–19 4½s.	$2,265	$2,320	$2,282	$2,394
Boulder Colo water 1921 4½s	8,217	8,000	8,000	8,080
Bozeman Mont water 1910 5s	1,000	1,000	1,000	1,000
Bradley Ill water 1910–17 5s	7,284	7,000	7,150	7,135
Brandon Man debts 1936 4s	4,626	5,000	4,615	4,550
Bridgeport township Mich bridge 1912–15 5s	4,084	4,000	4,058	4,080
Bridgeport Okla school 1922 6s	1,638	1,500	1,682	1,635
Bristow Okla school 1928 6s	5,229	5,000	5,462	5,450
Brookfield Ill refndg 1917 6s	3,242	3,000	3,296	3,300
Brownsville Tenn street 1938 5s	5,085	5,000	5,132	5,100
Bruce Wis water & light 1922 5s	4,002	3,900	4,025	3,900
Brunswick Ga imp 1921 5s	4,261	4,000	4,171	4,160
Buford Ga school & light 1912–16 5s	5,059	5,000	5,020	5,050
Bullock co Ala road 1939 5s	10,940	10,000	10,925	10,600
Burleigh co N D refndg 1918 4½s	1,990	2,000	2,004	2,040
Burroughs S C school 1925 5s	5,108	5,000	5,000	5,050
Burlington N C water 1938 5s	10,000	10,000	10,389	10,400
Caldwell Idaho municipal 1916 5s	5,171	5,000	5,081	5,050
Campbell co Tenn road 1912 4½s	4,016	4,000	4,000	3,800
Canon City Colo school 1910 4s	1,986	2,000	1,948	2,000
Canton Miss sewer 1927 5s	4,858	5,000	5,105	5,000
Carroll co Jefferson twp Ind road 1915–19 4½s.	1,609	1,650	1,619	1,600
Cartersville Ga water & light 1912–14 5s	4,056	4,000	4,007	4,040
Cartersville Ga water & light 1915–17 5s	1,983	2,000	2,014	2,030
Carthage N C school 1934 6s	4,321	4,000	4,405	4,400
Cascade co Mont refndg 1915 4s	4,921	5,000	4,906	4,950
Catlettsburg Ky refndg 1910–19 6s	5,142	5,000	5,205	5,160
Central Point Ore water 1939 6s	5,362	5,000	5,403	5,100
Chandler Okla school 1910 5s	500	500	500	500
Charleroi Pa refndg 1928 4½s	4,204	4,000	4,176	4,120
Charleston W Va bridge 1925 4s	5,029	5,000	4,887	5,000
Chariton Ia water 1926 5s	5,380	5,000	5,430	5,450
Charlotte N C refndg 1937 4½s	5,078	5,000	5,189	5,200
Checotah Okla water 1937 6s	5,291	5,000	5,953	5,750
Chelan co Wash school 1912 5½s	4,970	5,000	5,000	5,050
Cheney Wash water 1917 6s	3,164	3,000	3,183	3,300
Cheraw S C bridge 1949 5s	5,221	5,000	5,326	5,300
Cheyenne co Colo school 1923 6s	4,095	4,000	4,127	4,200
Chicago Rys Co 1927 4 & 5s	2,884	3,000	2,852	2,850
Chicago Ill So parks 1921 4s	25,399	25,000	25,000	25,250

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Chicago Ill West Chicago parks 1914 4s	$15,021	$15,000	$15,000	$15,150
Chippewa co Mich road 1910 5s	2,006	2,000	2,000	2,000
Clarendon Tex sewer 1949 5s	10,509	10,000	10,402	10,600
Claremore Okla water 1926 5s	4,956	5,000	5,344	5,050
Clarksdale Miss water & imp 1927 5s	4,908	5,000	5,197	5,050
Clarksville Ind school 1910 4½s	502	500	500	500
Clarksburg W Va school 1925 5s	10,281	10,000	10,536	10,600
Cleveland Okla sanitary 1936 6s	5,468	5,000	6,075	5,350
Cleveland co N C court house 1911–17 6s	10,126	10,000	10,626	10,350
Cleveland Tenn water 1929 5s	5,236	5,000	5,238	5,150
Clinton Okla water 1934 6s	11,029	10,000	10,465	10,700
Cloquet Minn water 1910 5s	4,938	5,000	5,000	5,000
Collins Miss water light & fndg 1928 6s	4,286	4,000	4,309	4,480
Colorado Springs Colo water 1913 4s	1,002	1,000	983	980
Columbia Miss water 1928 6s	5,314	5,000	5,455	5,450
Comanche Okla water 1927 6s	3,138	3,000	3,521	3,180
Connellsville Pa school 1913 4½s	8,139	8,000	8,089	8,160
Cook co Ill court house 1921 4s	22,163	22,000	22,156	22,220
Council Bluffs Ia refndg 1911 4½s	1,517	1,500	1,504	1,515
Coweta Okla school 1926 6s	4,438	4,000	4,612	4,320
Crowley La municipal 1925–27 5s	5,210	5,000	5,163	5,150
Crystal Springs Miss water & light 1910 5s	2,949	3,000	3,000	3,000
Custer co S D fndg 1910 4s	4,323	5,000	4,798	5,000
Danville Va refndg 1931 4s	3,044	3,000	2,895	2,940
Davis Okla water 1936 5s	3,111	3,000	3,232	3,120
Decatur Ga water works 1936 5s	2,036	2,000	2,110	2,080
Deer Lodge Mont school 1912 4½s	10,000	10,000	10,083	10,000
De Funiak Springs Fla school 1928 5s	4,904	5,000	5,070	5,000
Denton Tex water works 1915 5s	10,224	10,000	10,218	10,200
Denver Colo auditorium 1914 4s	5,000	5,000	5,000	4,950
Detroit Minn light 1918 5s	5,174	5,000	5,200	5,000
Douglas Ga light 1936 5s	5,187	5,000	5,142	5,200
Douglas Wyo water 1938 5½s	5,109	5,000	5,124	5,250
Douglas co Ill school 1913–14 5s	2,000	2,000	2,053	2,040
Duluth Minn water and light 1926 5s	2,214	2,000	2,194	2,180
Duluth Minn school dist 1921 5s	1,083	1,000	1,076	1,070
Duluth Minn park 1921 4s	1,015	1,000	987	1,020
Durango Colo refndg 1914 5s	2,043	2,000	2,050	2,000
Durant Okla water & light 1924 5s	6,279	6,000	6,439	6,300
Duncan Okla school 1925 5s	6,748	6,500	6,970	6,695
Dyersburg Tenn sanitary 1934 5s	8,359	8,000	8,454	8,560

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
East Carroll Parish La school 1917 5s	$5,121	$5,000	$5,115	$5,100
Ecorse Mich sanitary 1937 4½s	4,160	4,000	4,160	3,840
Elba Ala water 1933 5s	500	500	500	500
El Paso Tex city hall 1913 6s	5,209	5,000	5,251	5,200
El Reno Okla school 1923 4s	4,880	5,000	4,892	4,750
Ellisville Miss water 1910–25 5½s	1,653	1,600	1,654	1,649
Elizabethton Tenn school 1928 5s	4,953	5,000	5,141	5,000
Elmore co Idaho refndg 1911–12 6s	5,094	5,000	5,111	5,080
Emmett Idaho water 1928 6s	5,253	5,000	5,365	5,250
Emporia Kan school 1911 4s	4,002	4,000	3,959	4,000
Emporia Va imp 1934 5s	10,865	10,000	10,538	10,200
Ensley Ala sewer 1937 5s	4,926	5,000	5,256	5,000
Ensley Ala sewer 1939 5s	10,315	10,000	10,542	10,000
Excelsior Springs Mo fndg 1921 5s	5,290	5,000	5,279	5,200
Eufaula Okla water 1937 6s	5,289	5,000	6,138	5,750
Fairmont W Va imp 1912 4½s	7,061	7,000	7,000	7,020
Farmington Ill school 1911–15 5s	5,000	5,000	5,119	5,080
Fayette Mo water 1916 4s	2,034	2,000	2,017	2,020
Fitzgerald Ga sewer 1938 5s	5,400	5,000	5,401	5,200
Fountain Inn S C school 1928 6s	3,171	3,000	3,348	3,180
Franklin co Ga court ho 1914–18 4½s	5,045	5,000	5,051	5,000
Franklin Park Ill water 1912 6s	7,885	7,500	8,291	7,875
Frederick Okla sewer 1927 6s	5,382	5,000	5,901	5,550
Friars Point Miss light & water 1925 6s	1,663	1,500	1,636	1,665
Fresno Cal sanitary 1923 4½s	1,048	1,000	1,018	1,030
Ft Dodge Iowa school 1918 4½s	4,045	4,000	4,039	4,080
Ft Smith Ark sewer 1924 5s	5,000	5,000	5,016	5,150
Ft Morgan Col water 1923 5½s	5,091	5,000	5,218	5,000
Ft Worth Tex rfdg 1941 4s	4,835	5,000	4,794	4,850
Gainesville Tex rfdg 1914 5s	5,120	5,000	5,108	5,050
Galesburg Ill school 1913–14 4½s	15,417	15,000	15,224	15,250
Garfield co Col rfdg 1912 5s	1,016	1,000	1,011	1,011
Geneva Ala water 1933 5s	3,000	3,000	3,000	3,000
Georgetown Texas school 1910 5s	7,027	7,000	7,000	7,000
Glendive Mont Dawson co school 1915 5s	5,092	5,000	5,118	5,100
Glynn co Ga C H and jail 1915 5s	5,058	5,000	5,148	5,100
Grand Rapids Wis water 1910–11 6s	2,035	2,000	2,031	2,040
Great Falls Mont school rfdg 1915 4s	3,978	4,000	3,924	3,960
Greer S C school 1924 5s	5,181	5,000	5,018	5,150
Greene co Ind imp 1910–12 6s	2,538	2,500	2,549	2,580
Greene co Wright township Ind road 1911–18 4½s	4,609	4,680	4,633	4,592
Greenburgh N Y reg 1912–16 5s	5,112	5,000	5,157	5,150
Greensboro N C fdg 1938 5s	5,494	5,000	5,459	5,450

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Greenville Miss sanitary 1920 5s	$7,309	$7,000	$7,280	$7,280
Greenville Miss rfdg 1928 6s	1,147	1,000	1,180	1,150
Greenville N C imp 1933 5s	536	500	521	545
Greenville N C imp 1937 5s	5,000	5,000	5,224	5,500
Groesbeck Tex school 1913 6s	1,029	1,000	1,031	1,040
Griffin Ga imp 1918–19 5s	10,422	10,000	10,350	10,400
Guthrie Okla sanitary 1921 4½s	4,028	4,000	4,069	4,000
Guttenberg N J rfdg 1913 5s	10,369	10,000	10,197	10,100
Gulfport Miss imp 1925 5½s	10,523	10,000	10,808	10,700
Halstad Minn school 1910–18 5s	4,577	4,500	4,549	4,590
Hampton Va sewer 1949 5s	5,459	5,000	5,459	5,450
Hancock co Vernon twp Ind road 1915–10 4½s	3,137	3,215	3,166	3,118
Harriman Tenn fdg 1925 5s	5,274	5,000	5,269	5,300
Harrison co Miss C H and jail 1911–19 5s	2,521	2,500	2,585	2,530
Hartford Ala water and light 1935 5s	3,073	3,000	3,000	3,000
Haskell Okla school 1927 6s	3,165	3,000	3,450	3,270
Havre Mont sewer and water 1914 6s	1,018	1,000	1,039	1,020
Havre Mont water 1928 6s	5,283	5,000	5,658	5,300
Hawkinsville Ga city hall 1936 5s	3,180	3,000	3,172	3,180
Helena Ark rfdg 1924 5s	5,348	5,000	5,259	5,250
Henry co Ohio road 1910 4s	2,000	2,000	2,000	2,000
Hickory N C imp 1934 5s	7,208	7,000	7,404	7,280
High Point N C school 1934 5s	5,358	5,000	5,282	5,200
High Point N C municipal 1933 5s	2,078	2,000	2,114	2,080
Highwood Ill fdg 1910–16 5s	711	700	710	716
Hillsboro co Fla rfdg 1933 4s	14,665	15,000	14,168	14,250
Hobart Okla water 1936 5s	2,112	2,000	2,192	2,120
Holdrege Neb sewer 1927 5s	4,963	5,000	5,017	5,050
Holly Springs Miss sanitary 1910–13–19–23 5s	900	900	905	900
Houston Tex school 1924 6s	5,781	5,000	5,801	5,800
Houston Tex water 1946 5s	5,495	5,000	5,528	5,550
Houston Miss water 1926 5s	5,500	5,500	5,551	5,500
Hugo Minn school 1912 5s	993	1,000	1,000	1,000
Hugo Okla water 1933 6s	5.206	5.000	5,312	5,350
Hyattsville Md sanitary 1934 5s	6,652	6,000	6,415	6,420
Independence Kan school 1925 4½s	5,107	5,000	5,037	5,050
Independence Mo light 1914 4½s	2,036	2,000	2,010	2,000
Ironwood Mich school 1915 4½s	5,129	5,000	5,052	5,050
Jackson co Fla court house 1936 4s	4,865	5,000	4,709	4,800
Jackson co Minn ditch 1918 5s	5,229	5,000	5,256	5,250
Jackson Mich hospital 1911 3½s	4,965	5,000	4,958	4,950
Jackson Mo water and light 1925 5s	4,073	4,000	4,233	4,120
Jackson Tenn rfdg 1929 5s	5,385	5,000	5,385	5,300
James co Tenn school 1929 5s	10,597	10,000	10,631	10,300

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Janesville Wis school 1912–18 4s	$6,026	$6,000	$6,000	$6,000
Jefferson co Ala sanitary 1931 4½s	15,503	15,000	15,248	15,000
Jeff Davis co Miss court house 1926 5s	500	500	528	515
Jenkins co Ga imp 1912–13 5s	4,000	4,000	4,054	4,040
Jennings La school 1937 5s	4,804	5,000	5,236	5,100
Josephine co school dist Ore school 1916 5s	3,109	3,000	3,039	3,090
Julesburg Col water 1917 5½s	2,000	2,000	2,069	2,060
Kalispell Mont rfdg 1915 4½s	505	500	501	500
Keokuk Iowa rfdg 1926 4s	5,149	5,000	4,890	5,000
Keota Iowa school 1918 5s	5,115	5,000	5,097	5,100
Kewanee Ill school 1920 5s	5,425	5,000	5,364	5,300
Key West Fla fdg 1919 6s	2,194	2,000	2,186	2,180
Key West Fla rfdg 1955 5s	8,221	8,000	8,354	8,320
Kingfisher Okla sewer 1934 5s	6,299	6,000	6,291	6,240
King's Mountain N C imp 1938 6s	7,920	7,000	8,025	8,050
Lafayette La school 1918 5s	4,032	4,000	4,085	4,040
La Grande Ore pipe line 1919–29 5s	9,169	9,000	9,217	9,000
Lake City S C school 1927 6s	2,177	2,000	2,184	2,180
Lake Bluff Ill water 1913–15 5s	1,540	1,500	1,539	1,540
Lake Butler Fla school 1938 6s	3,104	3,000	3,371	3,210
L'Anse Mich school 1910–11 5s	2,014	2,000	2,012	2,000
Lamar Col sanitary 1927 6s	5,182	5,000	5,529	5,000
Lander Wyo water 1916 6s	5,194	5,000	5,353	5,250
Laurens Iowa water works rfdg 1926 5s	2,000	2,000	2,068	2,000
Las Cruces N M imp 1938 6s	5,283	5,000	5,805	5,300
Lawton Okla water works 1937 5s	4,732	5,000	5,518	5,200
Lebanon Kan fdg 1928 5½s	5,164	5,000	5,299	5,150
Lee co S C court house 1922 5s	5,183	5,000	5,247	5,250
Leesburg Va water 1926 4½s	3,067	3,000	2,975	3,000
Leflore co Miss road 1932 5s	5,359	5,000	5,316	5,300
Lehigh Okla light 1934 6s	2,703	2,500	2,739	2,675
Lenoir N C water 1938 6s	5,255	5,000	5,548	5,350
Lexington N C imp 1945 5s	5,215	5,000	5,214	5,150
Lincoln Neb rfdg 1910 4s	7,006	7,000	6,921	6,860
Lincoln co Miss county jail 1923 4½s	500	500	500	500
Lincoln co N M rfdg 1925 5s	5,222	5,000	5,416	5,150
Lincoln co Wash C H and jail 1916 4½s	5,133	5,000	5,049	5,000
Lincolnton N C water sewer and light 1937 5s	4,909	5,000	5,189	5,000
Lindsay Okla school 1925 5s	2,102	2,000	2,097	2,060
Lorain Ohio water 1925 4½s	5,480	5,000	5,269	5,300
Louisburg N C imp 1934 5s	3,967	4,000	4,077	4,000
Lumberton N C school 1937 5½s	3,213	3,000	3,240	3,210
Lumberton Miss water 1910–25 6s	1,615	1,600	1,696	1,696
Luverne Ala light 1915 5s	1,508	1,500	1,500	1,500

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Lyons twp Mich bridge 1910–11 5s	$4,017	$4,000	$4,005	$4,020
Macoupin co Ill rfdg 1910 4½s	1,001	1,000	1,001	1,000
Madison co Tenn roads 1943 4s	482	500	471	485
Madison Wis sewer 1918 4s	500	500	499	500
Madison co Monroe twp Ind road 1910–19 4½s	2,909	2,960	2,926	2,898
Madison co pipe creek twp Ind road 1910–18 4½s	2,691	2,736	2,704	2,684
Madison co La Fayette twp Ind road 1915–19 4½s	2,947	3,020	2,975	2,929
Mammoth Spring Ark school 1921 6s	3,765	3,500	3,900	3,860
Manchester N J water 1926 5s	5,355	5,000	5,429	5,450
Manitowoc Wis courthouse 1914 4s	10,054	10,000	10,000	10,000
Macon co Ala courthouse 1956 4½s	5,359	5,000	5,079	5,000
Madill Okla water 1927 6s	5,139	5,000	5,919	5,450
Maissonneuve Que imp 1941 4½s	5,540	5,000	5,000	5,100
Marble Falls Tex school 1929 5s	5,074	5,000	5,088	5,100
Marietta Okla water works 1936 5s	4,809	5,000	5,384	5,000
Marlow Okla water 1926 5s	5,000	5,000	5,289	5,150
Marion co Kan rfdg 1910 5½s	998	1,000	1,000	1,000
Marion co Tenn public road 1934 4s	4,834	5,000	4,695	5,000
Marshalltown Iowa rfdg 1910 4s	2,000	2,000	1,973	2,000
Marshall co Miss imp 1911–30 5s	10,583	10,000	10,417	10,200
Masonville twp Mich school dist 1918 5s	5,175	5,000	5,139	5,250
McGregor Iowa water 1916 5s	3,666	3,500	3,647	3,640
McMinnville Tenn water and light 1912 6s	1,543	1,500	1,533	1,530
Mecklenburg co N C rfdg 1920 6s	2,097	2,000	2,215	2,340
Mecklenburg co Va road 1918 5s	3,067	3,000	3,105	3,120
Medford Ore water 1923 5s	5,000	5,000	5,166	5,200
Memphis Tenn water 1933 4s	3,000	3,000	2,868	2,940
Memphis Tenn imp 1944 4½s	10,358	10,000	10,355	10,700
Meridian Miss rfdg 1920 4½s	10,000	10,000	10,000	10,100
Miami co Clay twp Ind road 1910–18 4½s	3,841	3,906	3,862	3,832
Miami Fla imp 1936 5s	4,249	4,000	4,248	4,120
Miami Okla city building 1933 6s	5,490	5,000	5,508	5,350
Miamisburg Ohio school 1930–31 4s	5,282	5,000	5,000	5,000
Miles City Mont water 1912 5s	2,037	2,000	2,028	2,040
Minden La water 1924 5s	6,073	6,000	6,121	6,060
Minocqua Wis school 1913–15 5s	3,061	3,000	3,077	3,060
Missoula Mont rfdg 1914 4½s	5,080	5,000	5,040	5,050
Mobile Ala paving 1919 5s	10,358	10,000	10,206	10,300
Monroe N C fdg 1926–28 6s	5,421	5,000	5,519	5,590
Montello Wis bridge 1910–20 5s	3,772	3,666	3,765	3,793
Monticello Ky school 1925 5s	1,966	2,000	2,052	2,060

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Monticello Wayne co Ky school 1925 5s	$2,098	$2,000	$2,051	$2,060
Montpelier Idaho water 1916 5s	3,062	3,000	3,028	3,090
Mooresville N C school 1936 5s	3,198	3,000	3,067	3,120
Mora co N M rfdg 1917 6s	4,400	4,400	4,444	4,400
Morgan co Ala road 1938 5s	5,234	5,000	5,400	5,200
Morgan co Ala road 1931 5s	10,468	10,000	10,685	10,300
Morgan co Col school 1911 5s	2,511	2,500	2,500	2,500
Morristown Tenn fdg 1935 5s	10,835	10,000	10,443	10,400
Mount Olive Miss water 1910 6s	2,500	2,500	2,500	2,500
Multnomah co Ore school dist No 3 1916 5s	10,476	10,000	10,377	10,500
Murphy N C water 1939 5½s	5,383	5,000	5,383	5,400
Murray Ky school 1911 5s	6,051	6,000	6,015	6,060
Natrona co Wyo court-house 1917 4½s	3,022	3,000	3,024	3,030
Nashville Tenn sanitary 1911 5s	2,022	2,000	2,030	2,020
New Madrid co Mo school 1910 5s	2,480	2,500	2,500	2,500
Newberry co S C school dist No 52 1925 6s	3,260	3,000	3,320	3,420
New York City N Y reg 1956 4s	25,149	25,000	25,219	25,000
New York City N Y reg 1936 4s	50,621	50,000	50,375	50,000
New York City N Y reg 1956 4s	50,700	50,000	50,437	50,000
New Orleans La court-house 1955 5s	11,203	10,000	11,379	11,300
Norfolk co Va school 1921 4½s	5,136	5,000	5,044	5,050
North Bend Neb rfdg 1911 4½s	2,000	2,000	1,983	2,000
North Yakima Wash sewer 1926 4s	4,866	5,000	4,827	4,800
Norway Mich school 1921–22 4½s	3,000	3,000	3,022	3,060
Ocilla Ga water 1933–37 5s	5,109	5,000	5,124	5,200
Ocilla Ga water and light 1910 5s	10,000	10,000	10,137	10,180
Ogden Utah rfdg 1916 4½s	2,022	2,000	2,045	2,040
Omaha Neb engine house 1910 4½s	1,001	1,000	1,000	1,000
Opp Ala water and light 1936 5s	3,983	4,000	4,000	4,080
Orlando Fla rfdg 1933 5s	10,629	10,000	10,399	10,400
Otero co N M school 1912 6s	4,000	4,000	4,295	4,080
Ottawa Kan water 1910–11 5s	4,015	4,000	4,019	4,020
Owensboro Ky water 1911 4s	4,990	5,000	4,902	5,000
Oxford N C sanitary 1937 5s	5,142	5,000	5,066	5,400
Paris Tex street imp 1955 4½s	963	1,000	1,008	1,040
Park City Tenn imp 1938 5s	10,693	10,000	10,689	10,300
Park City Tenn imp 1938 5s	5,194	5,000	5,345	5,150
Parke co Wash twp Ind road 1910–19 4½s	4,617	4,695	4,639	4,596
Pascagoula Miss imp 1914 6s	5,193	5,000	5,258	5,100
Pass Christian Miss school 1926 5s	10,284	10,000	10,303	10,300
Paul's Valley Okla school 1926 5s	5,284	5,000	5,365	5,150

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Pawhuska Okla water 1937 6s	$5,391	$5,000	$5,508	$5,750
Pawhuska Okla school 1928 6s	5,409	5,000	5,574	5,450
Pembroke Ga school 1926–36 5s	5,000	5,000	5,022	5,350
Pensacola Fla imp 1936 4½s	5,152	5,000	5,000	5,000
Perry co Ill school dist No 10 1912–13 5s	3,500	3,500	3,548	3,550
Perry Okla water works 1924 5½s	4,316	4,000	4,300	4,200
Pierce co Wash school dist No 10 1911 6s	6,159	6,000	6,109	6,180
Pike co Ala road 1935 4½s	10,296	10,000	10,235	10,000
Pittsburg Tex school 1949 4½s	4,904	5,000	4,900	5,000
Plainview Tex water 1948 5s	5,189	5,000	5,162	5,000
Pocahontas Va imp 1939 5½s	5,282	5,000	5,295	5,400
Pocatello Ida school 1913 5s	1,017	1,000	1,018	1,020
Ponca City Okla sewer 1927 5s	5,142	5,000	5,342	5,250
Port Austin twp Mich school 1910–21 5s	1,655	1,600	1,652	1,668
Polk co Ia court house 1911–12 4s	13,076	13,000	13,000	13,080
Poteau Okla water 1936 5s	2,973	3,000	3,266	3,120
Pratt City Ala imp 1939 5s	5,113	5,000	5,096	5,200
Provo City Utah water 1916 4½s	10,187	10,000	10,000	10,100
Prowers co Colo school dist No 14 1910 5s	1,435	1,500	1,500	1,500
Pulaski co Ark refndg 1910 4½s	5,000	5,000	5,000	5,000
Purcell Okla school 1927 5s	3,101	3,000	3,215	3,090
Quincy Fla water 1949 5s	6,157	6,000	6,193	6,000
Randleman N C street 1938 5s	5,000	5,000	5,058	5,100
Rapides Parish La school 1914 5s	4,882	5,000	5,050	5,000
Ravenna Neb light 1911 5s	2,250	2,250	2,254	2,250
Redfield S D refndg 1917 5s	5,128	5,000	5,052	5,050
Red Lake co Minn fndg 1914 4s	5,000	5,000	4,959	4,950
Republic Mich imp 1910–12 5s	3,007	3,000	3,022	3,020
Rexburg Idaho water 1916 5s	5,072	5,000	5,069	5,050
Ripley Tenn street imp 1917 6s	5,143	5,000	5,294	5,250
Roanoke Va refndg 1936 4½s	10,560	10,000	10,336	10,400
Roff Okla water 1936 5s	3,169	3,000	3,212	3,240
Roosevelt co N M court house 1925 6s	4,896	4,500	5,222	4,725
Rossland B C debts 1925 5s	5,000	5,000	5,276	4,850
Roswell N M fire 1928 5½s	5,235	5,000	5,556	5,300
Russell co Va road 1927 5s	5,238	5,000	5,279	5,300
Ruston La water & light 1920 5s	2,000	2,000	2,010	2,040
Ruston La water & light 1920 5s	2,500	2,500	2,514	2,550
Rutherford Tenn school 1914–23 6s	5,088	5,000	5,352	5,350
Rutherford co N C refndg 1918 5s	5,082	5,000	5,166	5,100
Ryan Okla public utility 1929 6s	5,297	5,000	5,575	5,800

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Salem N C water 1936 5s.	$5,187	$5,000	$5,187	$5,200
Salem N C water 1936 5s.	5,187	5,000	5,187	5,200
Saline co Ill fndg 1910 4½s	8,022	8,000	8,000	8,000
Sallisaw Okla water 1933 6s	5,293	5,000	5,445	5,350
Sangamon co Ill so dist No 110 1910–14 6s	5,160	5,000	5,208	5,210
Salt Lake co Utah refndg 1916 4½s	5,129	5,000	5,093	5,100
San Antonio Tex fndg 1920 4½s	7,217	7,000	7,119	7,000
San Angelo Tex school 1948 5s	3,090	3,000	3,131	3,330
Santa Monica Cal sewer 1926–43 5s	16,246	15,000	16,329	16,020
Sapulpa Okla school 1928 5s	5,185	5,000	5,106	5,000
Sault Ste Marie Ont school debts 1936 4½s	5,046	5,000	5,000	5,000
Sarosota Fla imp 1939 6s.	5,438	5,000	5,438	5,100
Sayre Okla water 1937 6s.	5,343	5,000	6,121	5,550
Seattle Wash water & sanitary 1910 5s	7,034	7,000	7,000	7,000
Seattle Wash water 1912 5s	1,024	1,000	1,018	1,020
Seattle Wash sanitary 1927 4½s	5,160	5,000	5,241	5,300
Selma Ala water 1913 5s.	5,030	5,000	5,028	5,150
Sevier co Tenn fndg 1923 4½s	2,048	2,000	2,020	2,000
Seymour Ia school 1912 5s	4,043	4,000	4,070	4,040
Shawnee Okla school 1933 4s	4,667	5,000	4,839	4,650
Shelby N C school 1937 5s	5,191	5,000	5,189	5,200
Sheridan Wyo sanitary 1915 5s	10,266	10,000	10,241	10,200
Sidney Neb water 1928 6s	5,107	5,000	5,120	5,100
Sioux Falls S D school 1925 5s	11,105	10,000	10,637	10,700
Slater Mo water 1923–25 4½s	4,529	4,500	4,573	4,500
South Sharon Pa school 1938 4½s	5,097	5,000	5,234	5,250
Sparks Nev sewer 1914 5½s	5,000	5,000	5,118	5,100
Spokane Wash fndg 1918 5½s	1,057	1,000	1,087	1,090
Spokane co Wash school 1917 4½s	3,047	3,000	3,053	3,060
Spooner Wis water 1923–25 5s	3,683	3,500	3,696	3,690
St Anthony Idaho municipal 1928 6s	5,220	5,000	5,319	5,100
St Clair co Ala road imp 1937 5s	10,545	10,000	10,772	10,200
St Elmo Tenn school 1927 5½s	5,158	5,000	5,288	5,050
St Elmo Tenn school 1927 5½s	1,542	1,500	1,587	1,515
St George S C school 1913 6s	1,017	1,000	1,040	1,020
St George S dist S C school 1916–23 6s	4,191	4,000	4,306	4,190
St Louis co Minn imp 1910 4½s	1,002	1,000	1,000	1,000
St Joseph Mo school 1910 4s	10,000	10,000	9,925	10,000
Stanley co N C refndg 1933 5s	5,255	5,000	5,315	5,200
Starke co Ind imp 1910–16 4½s	7,000	7,000	6,931	6,890
Starkville Miss light 1910 5s	5,006	5,000	5,004	5,000
Statesville N C fndg 1938 5s	5,046	5,000	5,179	5,200
Stevens Point Wis school 1910 3½s	479	500	487	500

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Stoddard co Mo school 1916 5s	$4,167	$4,000	$4,139	$4,160
Stone co Mo fndg 1921 5s	5,077	5,000	5,350	5,200
Swoyersville Pa school 1916 5½s	2,148	2,000	2,123	2,125
Sullivan twp Laurens co S C refndg 1937 5½s	3,148	3,000	3,247	3,210
Sulphur Okla fndg 1933 6s	5,399	5,000	5,483	5,700
Sweetwater Tenn water works 1938 5s	5,115	5,000	5,107	5,400
Sweetwater Tex city hall & fire 1949 5s	5,254	5,000	5,254	5,150
Sydney Nova Scotia sanitary 1932 4s	4,891	5,000	4,680	4,800
Temple Tex water 1947 5s	10,817	10,000	10,827	10,600
Tensas Parish La court house 1923–27 5s	5,195	5,000	5,292	5,280
Terrebonne Parish La school 1916–17 5s	7,095	7,000	7,112	7,140
Terrebonne Parish La school 1915 5s	3,027	3,000	3,039	3,060
Thermopolis Wyo water works 1937 6s	4,979	5,000	5,549	5,150
Thomas Okla water 1927 6s	5,336	5,000	5,901	5,450
Thomasville Ga paving 1927 4½s	3,060	3,000	3,032	3,090
Tishomingo Okla school 1924 5s	4,980	5,000	5,311	5,150
Topeka Kan internal imp 1910 5s	5,014	5,000	5,000	5,000
Toppenish Wash town hall 1928 6s	7,326	7,000	7,619	7,210
Transylvania N C refndg 1925 6s	5,651	5,000	5,789	5,550
Trimble co Ky refndg 1017 4½s	3,046	3,000	3,028	2,730
Trinidad Colo water 1916 4½s	5,054	5,000	5,019	5,000
Trinidad Colo water 1910 5s	4,000	4,000	4,016	4,000
Tulsa Okla sanitary 1925 5s	5,329	5,000	5,403	5,300
Turner co Ga imp 1911–15 5s	5,098	5,000	5,069	5,080
Tuscaloosa co Ala bridge 1921 4½s	5,096	5,000	5,033	4,900
Twin Falls Idaho sewer 1916 6s	5,281	5,000	5,327	5,250
Tyler Tex fndg 1926 6s	5,710	5,000	5,715	5,650
Uniontown Ky fndg 1910 5s	6,000	6,000	6,000	6,000
Vermillion Parish La school 1914 5s	4,922	5,000	5,038	5,050
Vigo co Linton twp Ind road 1910–19 4½s	4,581	4,660	4,604	4,562
Vinita Okla water 1923 5s	5,236	5,000	5,315	5,200
Wabash co Chester twp Ind road 1915–19 4½s	2,731	2,800	2,757	2,727
Waco Tex water 1934 5s	5,568	5,000	5,413	5,550
Wadesboro N C school 1928 5s	4,855	5,000	5,071	5,150
Wahoo Neb sewer 1924 4s	4,691	5,000	4,780	4,750
Wallace Idaho municipal 1928 5½s	5,112	5,000	5,194	5,150
Warrenton Ga school 1918–25 6s	3,196	3,000	3,236	3,265
Washington co Posey twp Ind road 1910–18 4½s	5,095	5,175	5,117	5,077
Water Valley Miss school 1927 5s	5,000	5,000	5,098	5,150
Waurika Okla water 1933 6s	5,292	5,000	5,411	5,150
Waycross Ga sanitary & fndg 1929 5s	2,187	2,000	2,086	2,120
Waynesboro Ga imp 1917 5s	5,115	5,000	5,059	5,100

SCHEDULE OF BONDS OWNED — Concluded

	Book value	Par value	Company market value	Department market value
Weatherford Tex school 1944 4s	$7,000	$7,000	$6,312	$6,370
Weatherford Okla water 1933 6s	5,541	5,000	5,644	5,250
Weleetka Okla school 1926 6s	3,204	3,000	3,470	3,330
West Plains Mo water & light 1920 5s	3,182	3,000	3,147	3,120
Wetumka Okla school 1926 6s	3,202	3,000	3,481	3,330
Wewoka Okla school 1928 6s	5,229	5,000	5,356	5,300
Whatcom co Wash refndg 1912 4½s	5,039	5,000	5,031	5,050
White co Tenn road 1927 5s	5,072	5,000	5,307	5,300
White co Tenn imp 1917 5s	5,000	5,000	5,208	5,150
Whitefish Mont water 1917 6s	5,168	5,000	5,361	5,150
Winchester Ky school 1910 6s	2,055	2,000	2,009	2,020
Winthrop Harbor Ill water 1924 6s	1,559	1,500	1,554	1,575
Winfield Kan light 1925 5s	1,000	1,000	1,039	1,020
Wise twp S C refndg 1932 5s	6,232	6,000	6,095	6,180
Wynnewood Okla water 1926 5s	6,253	6,000	6,393	6,180
Woodlawn Ala sewer 1929 5s	5,000	5,000	5,061	5,000
Yakima Wash court house 1921 4s	5,000	5,000	4,875	4,800
Yorkville S C imp 1925 5s	3,079	3,000	3,083	3,090
Totals	$2,506,678	$2,436,934	$2,526,943	$2,506,599

CHAPTER GENERAL OF AMERICA, KNIGHTS OF ST. JOHN AND MALTA

[Commenced business March 12, 1883.]

JOSEPH G. BURROWS, President HENRY C. SIEGMANN, Secretary

Attorney for service of process in the State of New York, LOUIS M. KING, No. 277 State street, Schenectady, N. Y.

INCOME

	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax
Mortuary	$577 84	$35,337 59	.....
Expense	.....	.....	$7,314 52
Totals	$577 84	$35,337 59	$7,314 52

Total paid by members	$43,229 95
Interest	159 33
Sale of lodge supplies	108 52
Certificate fees and dispensations	285 14
Total Income	**$43,782 94**
Ledger Assets December 31, 1908	**9,336 13**
Total	**$53,119 07**

DISBURSEMENTS

Losses and claims:	
Death	$33,100 00
Salaries of deputies and organizers	125 00
Salaries of officers and trustees	2,055 42
Salaries and other compensation of committees	359 00
Salaries of office employees	228 50
Traveling and other expenses of officers, trustees and committees	266 11
Insurance department fees	15 25
Rents	350 00
Advertising, printing and stationery	289 60
Postage, express, telegraph and telephone	240 35
Lodge supplies	506 67
Official publication	857 60
Expense of supreme lodge meeting	33 00
Legal expenses	1,237 20
Furniture and fixtures	3 00
Extension	880 18
All other disbursements	681 75
Total Disbursements	**$41,228 63**
Balance	**$11,890 44**

LEDGER ASSETS

Deposited in trust companies and banks *on interest*	$11,890 44

NON-LEDGER ASSETS

Organizers' balances	16 80
Assessments actually collected by subordinate lodges not yet received by supreme lodge	1,939 38
In process of collection	2,992 95
Furniture, fixtures and supplies	1,499 74
Law committee	90 00
Gross Assets	**$18,429 31**

DEDUCT ASSETS NOT ADMITTED

Organizers' balances, not secured by bonds	$16 80	
In process of collection	1,939 38	
Furniture, fixtures and supplies	1,499 74	
Law committee	90 00	
Total		4,599 49
Total admitted Assets		**$13,829 82**

LIABILITIES

Policy or certificate claims:		
Resisted	$1,000 00	
Reported, not yet adjusted	22,500 00	
Total		$23,500 00
Salaries and miscellaneous accounts		337 50
Total Liabilities		**$23,837 50**

EXHIBIT OF FUNDS

	Mortuary	Expense	Totals
Balance on hand December 31, 1908	$8,017 59	$1,318 54	$9,336 13
Receipts per *Income Exhibit*, viz.:			
First year's assessments and premiums	577 84	.....	577 84
Subsequent years' assessments and premiums	35,337 59	.....	35,337 59
Dues and per capita tax	.....	7,314 55	7,314 55
Interest	99 50	59 83	159 33
Sale of lodge supplies	.....	108 52	108 52
From all other sources	.....	285 11	285 11
Totals	$44,032 52	$9,086 55	$53,119 07
Disbursements during year	33,100 00	8,128 63	41,228 63
Balance on hand December 31, 1909	$10,932 52	$957 92	$11,890 44

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	2,207	$2,412,850	1,553	$1,782,100
Benefit certificates written in 1909	126	76,500	51	35,500
Totals	2,333	$2,489,350	1,604	$1,817,600

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Deduct terminated or decreased in 1909	153	$119,200	78	$38,350
Total benefit certificates in force December 31, 1909	2,180	$2,370,150	1,526	$1,779,250
Benefit certificates terminated by death in 1909	30	37,100	22	27,100
Benefit certificates terminated by lapse in 1909	123	82,100	56	11,250

Received in 1909 from members in New York:	
Mortuary	$26,813 34
Expense	5,080 35
Total	$31,893 69

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	15	$19,500	8	$15,500
Claims (face value) incurred in 1909	30	37,100	22	25,100
Totals	45	$56,600	30	$40,600
Claims paid in 1909	26	33,100	17	25,100
Claims unpaid December 31, 1909	19	$23,500	13	$15,500

THE LADIES' CATHOLIC BENEVOLENT ASSOCIATION

ERIE, PA.

[Commenced business April 9, 1890.]

MRS. E. B. McGOWAN, President MRS. J. A. ROYER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax
Mortuary	.....	$45,105 75	$960,603 12	.....
Reserve	.....	2,255 28	50,625 77	.....
Expense	$7,723 50	.....	.....	$50,739 50
Totals	$7,723 50	$47,361 03	$1,011,228 89	$50,739 50

Total paid by members	$1,117,052 92
Interest	54,820 51
Sale of lodge supplies	8,152 63
Official publications	19,423 40
Total Income	**$1,199,449 46**
Ledger Assets December 31, 1908	**1,265,002 40**
Total	**$2,464,451 86**

DISBURSEMENTS

Losses and claims:	
Death	$763,278 56
Commissions and fees to deputies or organizers	17,708 96
Salaries of deputies and organizers	2,700 00
Salaries and other compensation of officers and trustees	9,150 00
Salaries and other compensation of committees	1,116 60
Salaries of office employees	13,352 00
Traveling and other expenses of officers, trustees and committees	4,704 23
Collection and remittance of assessments and dues	598 50
Insurance department fees	191 00
Rents	1,210 75
Advertising, printing and stationery	4,080 23
Postage, express, telegraph and telephone	8,143 42
Lodge supplies	190 31
Official publication	14,431 95
Legal expenses	994 00
Furniture and fixtures	198 00
Taxes, repairs and other expenses on real estate	46 10
Bonding officers	200 00
National fraternal congress	666 40
All other disbursements	1,515 45
Total Disbursements	**$844,476 46**
Balance	**$1,619,975 40**

LEDGER ASSETS

Mortgage loans	$497,500 00
Book value of bonds	775,706 07
Deposited in trust companies and banks *on interest*	344,318 99
Deposited in banks *not on interest*	2,450 34
Total	**$1,619,975 40**

NON-LEDGER ASSETS

Interest due and accrued	11,980 83
Per capita tax actually collected by subordinate lodges not yet received by supreme lodge	56,615 50
Due for branch supplies	8,321 40
Furniture, fixtures and supplies	6,027 00
Gross Assets	**$1,702,920 13**

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value	$8,239 72	
Due for branch supplies	8,321 40	
Furniture, fixtures and supplies	6,027 00	
Total		22,588 12
Total admitted Assets		**$1,680,332 01**

LIABILITIES

Policy or certificate claims:	
Due and unpaid	$1,775 00
Adjusted, not yet due	2,000 00
Reported, not yet adjusted	80,071 44
Total Liabilities	**$83,846 44**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Totals
Balance on hand December 31, 1908	$79,516 33	$1,183,717 57	$1,768 50	$1,265,002 40
Receipts per *Income Exhibit*, viz.:				
Membership fees	.....	.....	7,723 50	7,723 50
First year's assessments and premiums	45,105 75	2,255 28	.....	47,361 03
Subsequent years' assessments and premiums	960,603 12	50,625 77	.....	1,011,228 89
Dues and per capita tax	.....	.....	50,739 50	50,739 50
Interest and rents	2,469 51	52,073 27	277 73	54,820 51
Sale of lodge supplies	.....	.....	8,152 63	8,152 63
From all other sources	.....	.....	19,423 40	19,423 40
Totals	$1,087,694 71	$1,288,671 89	$88,085 26	$2,464,451 86
Increase by transfers	.....	243,000 00	.....	.....
Decrease by transfers	243,000 00	.....	.....	.....
Balance after transfers	$844,694 71	$1,531,671 89	$88,085 26	$2,464,451 86
Disbursements during year	763,278 56	.....	81,197 90	844,476 46
Balance on hand December 31, 1909	$81,416 15	$1,531,671 89	$6,887 36	$1,619,975 40

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	99,142	$86,481,500	33,718	$30,346,500
Benefit certificates written in 1909	16,298	11,711,500	5,236	4,123,000
Totals	115,440	$98,193,000	38,954	$34,469,500
Deduct terminated or decreased in 1909	5,961	4,454,000	1,989	1,934,500
Total benefit certificates in force December 31, 1909	109,479	$93,739,000	36,965	$32,535,000
Benefit certificates terminated by death in 1909	896	798,000	336	306,000
Benefit certificates terminated by lapse in 1909	5,065	3,656,000	1,653	1,628,500

Received in 1909 from members in New York:	
Mortuary	$354,023 96
Reserve	18,623 89
Expense	28,359 29
Total	$401,007 14

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	69	$58,625	23	$20,750
Claims (face value) incurred in 1909	896	798,000	336	306,000
Totals	965	$856,625	359	$326,750
Claims paid in 1909	864	763,279	328	297,200
Balance	101	$93,346	31	$29,550
Saved by compromising or scaling down claims in 1909	.....	9,500	.....	4,250
Claims unpaid December 31, 1909	101	$83,846	31	$25,300

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Los Angeles Cal water works 1913–14 4s	$25,815	$25,000	$24,906	$25,000
Allegheny co Pa road 1936 4s	26,208	25,000	25,406	25,500
City of Cleveland O market house 1928 4s	26,392	25,000	25,998	25,500
Albion N Y school dist reg 1930–35 4s	24,615	23,600	23,600	23,600
Atlantic City N J paving 1927 4½s	26,816	25,000	26,125	26,250
E Pittsburg Pa school 1926–34 4½s	27,749	25,000	26,392	25,880

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
W Seneca N Y union free school dist No 6 1922–27 5s	$20,214	$18,000	$19,483	$19,220
Scranton Pa tax exempt bridge 1928–37 4s	62,210	60,000	61,126	61,740
Nashville Tenn refndg 1918 4s	24,634	25,000	24,500	25,000
Camden N J reg 1927 4½s	52,315	50,000	54,000	53,000
Saline co Ill refndg 1915–20–22–23 4½s	26,419	25,000	26,170	26,140
City of Cleveland O park 1923 4s	25,345	25,000	25,675	25,250
City of N Y Brooklyn per water loan 1911 4s	24,910	25,000	25,000	25,000
City of Altoona Pa imp 1937 4s	35,338	35,000	34,912	35,350
City of Wilmington Del water works 1920 4s	9,781	10,000	10,088	10,000
Town of Monroe union free school dist No 1 reg 1917–20–31 inc 5s	27,553	26,000	28,554	28,680
Oswego N Y reg reg water 1913–14–16 4½s	26,107	25,000	25,656	25,540
Chicago Ill sanitary dist 1918–23–24–25 4s	51,169	50,000	50,000	50,000
Cook co Ill new infirmary 1912–13–16–17–19 4s	50,779	50,000	50,250	50,250
Cook co Ill refndg 1922–23 4s	41,106	40,000	40,600	40,400
Schenectady N Y sewer 1917 4½s	10,381	10,000	10,400	10,400
Trenton N J city hall 1930 4s	25,795	25,000	25,437	25,500
Jersey City N J hospital 1935 4s	25,916	25,000	25,406	25,500
Wilkes-Barre Pa school district 1917–20 4½s	51,989	50,000	51,938	52,050
Hudson co N J reg 1918 4½s	26,150	25,000	25,844	26,000
Totals	$775,706	$747,600	$767,466	$767,000

THE SUPREME HIVE OF THE LADIES OF THE MACCABEES OF THE WORLD

PORT HURON, MICH.

[Commenced business October 1, 1892.]

MRS. LILLIAN M. HOLLISTER, President MISS BINA M. WEST, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax	Medical examiners' fees
Mortuary	.....	$27,250 00	$774,917 06	.....	.....
Reserve	.....	13,693 76	505,931 64	.....	.....
Expense	$10,454 00	46,398 34	7,128 94	$168,259 99	$3,290 05
Totals	$10,454 00	$87,342 10	$1,287,977 64	$168,259 99	$3,290 05
Deduct payment returned to applicants	.....	2,525 66	.....	.....	.....
	$10,454 00	$84,816 44	$1,287,977 64	$168,259 99	$3,290 05

Total paid by members	$1,554,798 12
Interest	151,352 46
Rents	2,729 50
Official publications	587 90
Bonds subordinate hive officers	1,034 69
Subscription to hospital and home fund	4,440 43
Relief fund	7,628 80
Total Income	**$1,722,571 90**
Ledger Assets December 31, 1908	**3,514,968 15**
Total	**$5,237,540 05**

DISBURSEMENTS

Losses and claims:		
Death	$779,123 73	
Permanent disability	15,924 79	
Total benefits paid		$795,048 52
Commissions and fees to deputies or organizers		32,095 77
Salaries of deputies and organizers		89,393 93
Salaries of officers and trustees		14,875 00
Salaries of office employees		35,687 58
Medical examiners' expenses		9,984 54
Traveling and other expenses of officers, trustees and committees		4,587 39
Insurance department fees		1,086 45
Rents		3,600 00
Advertising, printing and stationery		14,399 55
Postage, express, telegraph and telephone		9,057 28
Lodge supplies		5,049 99

Official publication	$23,396 33
Legal expenses	27,529 96
Furniture and fixtures	1,759 63
Taxes, repairs and other expenses on real estate	999 90
Janitor and light	1,378 76
Class work	5,086 81
Cash prizes	6,715 00
Fire insurance	227 15
All other disbursements	3,460 43
Total Disbursements	**$1,085,419 97**
Balance	**$4,152,120 08**

LEDGER ASSETS

Book value of real estate	$60,000 00
Book value of bonds	3,906,048 75
Deposited in trust companies and banks *on interest*	174,047 04
Cash in association's office	12,024 29
Total	**$4,152,120 08**

NON-LEDGER ASSETS

Interest due and accrued	40,633 69
Rents due and accrued	157 50
Assessments actually collected by subordinate lodges not yet received by supreme lodge	106,000 00
Per capita tax in hands of record keepers	18,000 00
Furniture, fixtures and supplies	23,360 71
Gross Assets	**$4,340,271 98**

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and supplies	23,360 71
Total admitted Assets	**$4,316,911 27**

LIABILITIES

Policy or certificate claims:

Resisted	$4,000 00	
Reported, not yet adjusted	69,058 34	
Present value of deferred disability claims payable in instalments	27,589 27	
Total		$100,647 61
Salaries and miscellaneous accounts		27,854 67
Legal expenses		1,490 55
Payments to be returned		30 11
Total Liabilities		**$130,022 94**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Totals
Balance on hand December 31, 1908	$48,276 98	$3,367,769 16	$98,922 01	$3,514,968 15
Receipts per *Income Exhibit*, viz.:				
Membership fees	.....	.....	10,454 00	10,454 00
First year's assessments and premiums	40,943 76	.....	46,398 34	87,342 10
Subsequent years' assessments and premiums	1,279,197 55	.....	7,128 94	1,286,326 49
Dues and per capita tax	.....	.....	168,259 99	168,259 99
Medical examiners' fees	.....	.....	3,290 05	3,290 05
Interests and rents	2,659 00	145,711 40	5,711 56	154,081 96
From all other sources	.....	.....	12,817 31	12,817 31
Totals	$1,371,077 29	$3,513,480 56	$352,982 20	$5,237,540 05

EXHIBIT OF FUNDS — Continued

	Mortuary	Reserve	Expense	Totals
Increase by transfers	.....	$519,625 40	.....	.....
Decrease by transfers	$519,625 40	.....	.....	.....
Balance after transfers	$851,451 89	$4,033,105 96	$352,982 20	$5,237,540 05
Disbursements during year	821,615 18	.....	263,804 79	1,085,419 97
Balance on hand December 31, 1909	$29,836 71	$4,033,105 96	$89,177 41	$4,152,120 08

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	125,934	$97,304,729	19,685	$14,165,262
Benefit certificates written in 1909	11,803	8,072,500	1,093	596,000
Totals	137,737	$105,377,229	20,778	$14,761,262
Deduct terminated or decreased in 1909	8,592	5,733,380	924	498,395
Total benefit certificates in force December 31, 1909	129,145	$99,643,849	19,854	$14,262,867
Benefit certificates terminated by death in 1909	966	792,110	177	129,800
Benefit certificates terminated by lapse in 1909	7,614	4,854,520	747	364,095
Benefit certificates terminated by expiration in 1909	12	7,750	.....	.....
Benefit certificates decreased in 1909	.....	79,090	.....	4,500

Received in 1909 from members in New York:	
Mortuary	$119,496 02
Reserve	77,367 28
Expense	28,501 33
Total	$225,364 63

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	97	$88,071	14	$18,071
Claims (face value) incurred in 1909	966	792,110	177	129,800
Totals	1,063	$880,181	191	$147,871
Claims paid in 1909	977	779,124	183	136,204
Balance	86	$101,057	8	$11,667
Saved by compromising or scaling down claims in 1909	.....	26,249	.....	5,792
Claims rejected in 1909	3	1,750	1	500
Claims unpaid December 31, 1909	83	73,058	7	5,375

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims incurred in 1909....	89	$15,925	16	$2,000
Claims paid in 1909.....	89	15,925	16	2,000

SCHEDULE OF BONDS OWNED

	Book and Company market value	Par value	Department market value
Republic of Cuba internal debt of 1905 1913 5s	$24,000	$25,000	$24,000
Territory of Arizona fdg gold 1942 5s.	8,166	8,000	8,240
Jefferson co Ala sanitary 1931 4½s...	16,957	16,000	16,000
Macon co Ala court house 1956 4½s..	10,690	10,000	10,000
Shelby co Ala court house 1918–25 1928–29 6s	27,164	25,000	27,375
Sumpter co Ala road 1935 5s.....	27,933	25,000	27,000
Sacramento co Cal road highway 1929 ½s	10,317	10,000	10,500
Hillsborough co Fla road 1933 4s....	24,795	25,000	23,750
Putnam co Fla road bridge court house 1949 5s	10,726	10,000	10,400
Glynn co Ga court house jail 1917 5s.	10,279	10,000	10,200
Jasper co Ga court house 1922–23 1931–35 5s	13,390	12,000	13,000
Jenkins co Ga court house bridge 1913–17 5s	10,274	10,000	10,115
Stephen co Ga court house jail 1927–31 5s	10,777	10,000	10,640
Dickinson co Ia fndg 1911–20 5s.....	10,284	10,000	10,510
Barber co Kan r r aid 1927 5s.....	10,140	10,000	10,100
Gray co Kan fndg 1935 5½s.....	22,892	20,000	20,600
Leavenworth co Kan fndg 1915 5s....	10,378	10,000	10,200
Sedgwick co Kan refndg 1910 5¾s ..	10,000	10,000	10,100
Wyandotte co Kan fndg 1923 4½s....	3,079	3,000	3,120
Wyandotte co Kan bridge series a 1924 4½s	2,056	2,000	2,080
Wyandotte co Kan bridge series a 1931 4½s	3,112	3,000	3,150
Alger co Mich road 1915 5s.....	10,171	10,000	10,400
Becker co Minn fndg 1911 6s.....	10,008	10,000	10,000
Clay co Minn drainage 1917 1918 6s..	10,880	10,000	10,850
Morrison co Minn drainage ditch 1917 6s	26,997	25,000	27,250
Sherburne co Minn drainage ditch 1910–15 5s	22,748	22,248	22,618
Bolivar co Miss r r aid 1918 6s.....	16,436	15,000	16,650
Leflore co Miss bridge 1932 5s.....	26,739	25,000	26,500
Washington co Miss road bridge 1933 5s	27,916	25,000	26,750
Elko co Nev court house jail 1918 1919 6s	10,926	10,000	10,550
Ashe co N C court house 1915 5s.....	1,013	1,000	1,010
Ashe co N C court house 1915 5s.....	3,057	3,000	3,060
Ashe co N C court house 1915 5s.....	3,075	3,000	3,060
Ashe co N C court house 1915 5s.....	3,093	3,000	3,060
Buncombe co N C fndg 1922–36 4½s..	31,832	30,000	30,980
Stanley co N C refndg 1936–37 5s....	10,278	10,000	10,400
Allegheny co Pa road series 3 1933 4s.	20,872	20,000	20,400
Greenville co S C fndg 1936 4½s.....	26,380	25,000	26,500
Davidson co Tenn bridge 1937 4½s..	25,336	25,000	26,750
Greene co Tenn road 1918 5s.....	10,314	10,000	10,300
Jefferson co Tenn road imp series a 1939 5s	10,783	10,000	11,000
Marion co Tenn road 1929 4s.....	25,000	25,000	25,000
Montgomery co Tenn highway & fndg 1935 4½s	2,629	2,500	2,575
Montgomery co Tenn highway & fndg 1933 4½s	39,862	37,500	38,625
Erath co Tex jail 1945 5s.....	30,000	30,000	30,000
Jefferson co Tex road 1944 5s.....	27,070	25,000	26,250
Mecklenburg co Va road imp 1934–40 5s	21,510	20,000	21,570
Door co Wis jail 1920–27 5s.....	17,116	16,000	17,040
Birmingham Ala pub imp 1920 5s....	10,363	10,000	10,300
Enterprise Ala school 1926 5s.....	15,382	15,000	15,000

SCHEDULE OF BONDS OWNED — Continued

	Book and Company market value	Par value	Department market value
Montgomery Ala school 1944 4½s	$5,196	$5,000	$5,250
Selma Ala water works 1927 5s	10,235	10,000	10,100
Chicot co Ark levee dist 1938 6s	15,618	14,000	15,680
Fort Smith Ark sewer 1925–26 5s	15,666	15,000	15,450
St Francis co Ark levee dist 1947 6s	17,158	15,000	17,250
Berkeley Cal school 1922 4½s	2,648	2,500	2,625
Berkeley Cal school 1923 4½s	2,657	2,500	2,625
Los Angeles Cal water works 1922 3¾s	10,348	10,000	9,800
Los Angeles Cal water works 1925 3¾s	15,102	15,000	14,550
Mill Valley Cal imp 1929–43 5s	10,207	9,375	10,094
Santa Ana Cal water works 1928–45 5s	51,615	45,000	51,300
Boulder Colo water works 1921 4½s	10,216	10,000	10,100
Grand Junction Colo water works 1923 6s	22,305	20,000	22,400
Pueblo Colo bridge 1918 5s	5,320	5,000	5,100
Orlando Fla refndg 1933 5s	7,013	6,500	6,760
Tampa Fla street and sewer 1955 5s	55,089	50,000	53,000
Bainbridge Ga sewer 1933–37 5s	10,408	10,000	10,000
Griffin Ga sewer 1928 5s	2,206	2,000	2,120
Griffin Ga sewer light & water 1929 5s	5,534	5,000	5,300
Griffin Ga light & water 1930 5s	8,885	8,000	8,560
Hawkinsville Ga auditorium & city hall 1956 5s	12,861	12,000	12,720
Monroe Ga elec light 1935 5s	6,431	6,000	6,360
Monroe Ga water works 1935 5s	7,502	7,000	7,420
Boise City Idaho indep school district 1925 5s	26,056	25,000	26,000
Twin Falls Idaho sewer 1926 6s	21,209	20,000	21,000
Brookfield Ill pub imp 1918 5s	3,658	3,500	3,640
Chicago Ill South Park 1913 4s	10,067	10,000	10,100
Cook co Ill school dist No 97 1914–16 4½s	25,525	25,000	25,820
East St Louis Ill fndg series d 1928 4½s	10,616	10,000	10,500
Henry & Bureau cos Ill Green river special drainage 1914 4¾s	10,188	10,000	10,100
Jersey & Green cos Ill Nutwood drain & levee dist 1931 6s	11,207	10,000	11,300
Momence Ill fndg 1917 5s	15,808	15,000	15,450
Peoria co Ill Pekin & La Marsh drain & levee dist series 9 1922 6s	27,150	25,000	27,250
Tazewell co Ill Spring lake drain & levee dist series 17 18 19 1926–28 6s	27,633	25,000	28,670
Watseka Ill school dist No 69 Iroquois co 1923–25 4½s	5,248	5,000	5,150
Fort Wayne Ind school 1921 3½s	10,241	10,000	9,500
Chariton Iowa water works 1921–26 5s	16,202	15,000	16,150
West Branch Iowa water works 1910–27 5s	15,249	14,500	15,400
Woodbine Iowa school district 1919 4½s	10,216	10,000	10,100
Arkansas City Kan refdg 1922 4½s	15,067	15,000	15,000
Cherryville Kan fdg 1925 5s	10,488	10,000	10,600
Coffeyville Kan electric light 1924 5½s	5,571	5,000	5,600
Coffeyville Kan internal improvement 1912–15 6s	21,014	20,000	21,100
Concordia Kan refndg water works 1927 5s	21,348	20,000	20,600
Hutchinson Kan internal improvement 1911–14 5s	20,270	20,000	20,300
Independence Kan improvement 1912–15 5s	11,163	11,000	11,240
Independence Kan improvement 1911–14 5s	10,624	10,500	10,680
Independence Kan improvement 1911–14 5s	3,540	3,500	3,555
Newton Kan refndg water works 1937 5s	21,039	20,000	21,000
Olathe Kan internal improvement 1912–16 5½s	10,392	10,000	10,300
Topeka Kan internal improvement sewer 1911–14 5s	24,514	24,000	24,660
Wichita Kan internal imp series V 1910–16 4s	19,922	20,000	19,850
Franklin Ky school 1938 5s	10,490	10,000	10,800

SCHEDULE OF BONDS OWNED — Continued

	Book and Company market value	Par value	Department market value
Crowley La school water works and sewer 1937–40 5s	$10,764	$10,000	$10,400
New Orleans La courthouse 1955 5s	28,379	25,000	28,000
Red River and Bayou D Glaizes La level and drainage dist 1954 5s	25,430	25,000	25,000
Battle Creek Mich paving series 6 1925 4½s	10,520	10,000	10,600
Belding Mich water works 1935 4s	9,798	10,000	9,800
Bessemer Mich public school 1917–21 5s	13,235	13,000	13,130
Cadillac Mich school building 1924–25 5s	10,598	10,000	10,830
Charlevoix Mich electric light 1926 4½s	16,694	16,000	16,640
Cheboygan Mich street imp 1920–23 5s	12,793	12,000	12,540
Corunna Mich water works 1933 4½s	10,704	10,000	10,700
Delray Mich sewer 1933 5s	5,702	5,000	5,750
Detroit Mich water works 1933 3½s	25,371	25,000	25,500
Fairview Mich water 1935 4½s	10,521	10,000	10,400
Fairview Mich sewer 1935 4½s	21,495	20,000	20,800
Grand Haven Mich sewer 1917 5s	20,840	20,000	21,000
Grosse Point and Gratiot townships Mich school dist No 10 1927–36 4½s	10,411	10,000	10,540
Grosse Point Mich highway imp 1931 4s	5,398	5,000	4,900
Hamtramck Mich sewer 1936 5s	22,926	20,000	22,400
Hillsdale Mich water works 1918–22 4s	7,500	7,500	7,500
Manistique Mich water works and sewer 1913–19–20–22–23 5s	21,274	20,000	20,860
Mendon township Mich school dist No 6 1919–20 4½s	3,266	3,150	3,213
Midland Mich school 1924 4½s	10,262	10,000	10,000
Mt Pleasant Mich water works 1918–27 4s	10,000	10,000	10,000
Reading Mich school 1917–23 5s	10,581	10,000	10,420
River Rouge Mich water works 1934 4½s	6,432	6,000	6,240
River Rouge Mich water works 1938 5s	9,039	8,000	8,800
Royalton township Mich highway 1917–21 4½s	10,174	10,000	10,000
Springwells township Mich highway improvement 1928 5s	22,187	20,000	24,000
St Clair Mich water works refdg 1929 4½s	7,360	7,000	7,210
St Clair Heights Mich water works 1935 5s	22,946	20,000	22,400
West Bay City Mich water works 1929 4s	10,159	10,000	9,900
West Branch Mich water works 1938 5s	10,986	10,000	10,800
Woodmere Mich water works 1931 3½s	24,837	25,000	25,000
Fergus Falls Minn refdg Ind school dist 1920 4½s	11,413	11,000	11,220
Minneapolis Minn water works 1932 3½s	5,174	5,000	4,750
Greenville Miss refdg 1928 6s	9,509	8,500	9,775
Greenville Miss refdg 1927 5s	15,354	15,000	15,900
Greenwood Miss water works sewer and electric light 1924 5s	10,715	10,000	10,500
Hattiesburg Miss gen imp 1927 5s	26,587	25,000	25,750
Jackson Miss water works 1928 6s	22,250	20,000	23,000
Laurel Miss school 1928 5s	20,587	20,000	20,600
Magnolia Miss school 1928 6s	11,030	10,000	11,200
Meridian Miss street imp 1935 4½s	26,771	25,000	25,500
Tupelo Miss refndg electric light 1910–25 5s	1,656	1,600	1,651
Tupelo Miss refdg electric light 1925 5s	13,040	13,000	13,780
Vicksburg Miss fndg 1926 4½s	10,268	10,000	10,300
Water Valley Miss school 1927 5s	10,213	10,000	10,300
Shelbyville Mo school district building 1910–26 5s	10,278	10,200	10,296
Billings Mont school district No 2 1925 4 1/3s	25,513	25,000	25,250
Glendive Mont school district No 1 1925 5s	11,873	11,500	11,730
Helena Mont refdg 1926 4½s	25,525	25,000	25,250

SCHEDULE OF BONDS OWNED — Continued

	Book and Company market value	Par value	Department market value
Lewis and Clark co Mont school dist No 1 ref series 3 1914 4½s	$5,083	$5,000	$5,050
Livingston Mont sewer 1927 6s	12,317	11,400	12,426
Missoula Mont fdg 1924 4½s	5,017	5,000	5,050
Beatrice Neb school 1938 5s	10,533	10,000	10,400
Grand Island Neb school 1926 4½s	20,342	20,000	19,200
Hastings Neb school 1924 4½s	20,364	20,000	20,000
Norfolk Neb gen sewer 1936 4s	19,752	20,000	19,200
Superior Neb school dist 1927 5s	20,719	20,000	20,400
Wayne Neb school 1928 5s	27,345	25,000	26,250
York Neb pav 1927 5s	5,123	5,000	5,100
Bayonne N J school 1933 4½s	25,991	25,000	26,500
Hasbrouck Hghts N J schl 1932–33 4½s	10,560	10,000	10,450
Hasbrouck Hghts N J schl 1934–35 4½s	10,568	10,000	10,500
Albuquerque N Mex schl bldg 1934 4½s	10,088	10,000	10,400
Alfred N Y schl dist No 8 1914–28 5s	11,124	10,500	11,081
Brutus N Y union free schl dist No 2 1915–28 5s	21,212	20,000	20,925
Buffalo N Y exchange for grade crossing 1922 3½s	10,300	10,000	9,700
Lancaster N Y sewer 1930–31 4.40s	10,194	10,000	10,550
Wellsville N Y improvement 1921–36 4.85s	16,873	16,000	17,190
Bryson City N C water and public improvement 1939 6s	10,483	10,000	10,500
Concord N C improvement 1937 5s	5,381	5,000	5,200
Elizabeth City N C school district 1930–36 5s	10,707	10,000	10,375
Fayetteville N C municipal 1935 5s	10,855	10,000	10,400
Greensboro N C fdg 1938 5s	11,098	10,000	10,900
Greenville N C water works electric light improvement 1933 5s	5,257	5,000	5,450
Greenville N C school and gen improvement 1937 5s	16,078	15,000	16,500
Hickory N C improvement 1934 5s	10,661	10,000	10,400
Kings Mountain N C water sewer light and improvement 1938 6s	11,489	10,000	11,500
Lenoir N C water and sewer 1938 6s	22,844	20,000	21,400
Marion N C fdg 1924 6s	16,769	15,000	16,800
Monroe N C fndg 1915–17–30 6s	7,597	7,000	7,530
Shelby N C water works and sewer 1938 5s	26,513	25,000	26,000
Spring Hope N C electric light 1926 6s	10,800	10,000	10,800
Statesville N C fdg 1938 5s	20,748	20,000	20,800
Wadesboro N C water works and electric light 1925 5s	8,426	8,000	8,240
Waynesville N C water works and improvement 1938 5s	10,386	10,000	10,400
Elyria O water works series A 1912–14 4s	5,031	5,000	5,020
Elyria O refdg 1913 4½s	5,069	5,000	5,100
Montpelier O electric light and water works 1928 4½s	10,359	10,000	10,700
No Baltimore O refndg school 1928–30 5s	5,347	5,000	5,500
Blackwell Okla public improvement 1929 6s	16,250	15,000	15,450
Chickasha Okla water works 1934 5s	26,416	25,000	26,250
Cordell Okla school 1928 6s	27,961	25,000	28,000
Duncan Okla water works 1929 5s	15,363	15,000	15,450
Enid Okla refndg 1919–28 6s	27,897	24,000	26,355
Lawton Okla school 1929 5s	10,783	10,000	10,400
Norman Okla water works 1933 6s	10,966	10,000	11,000
Oklahoma City Okla school building 1928 5s	10,585	10,000	10,600
Purcell Okla school 1929 5s	16,253	15,000	15,450
Sapulpa Okla water works 1929 6s	11,284	10,000	10,900
Medford Oregon water works 1936–37 5s	20,005	18,000	19,080
Beaver Penn school dist 1925–35 4½s	20,767	20,000	21,030
Charleroi Penn fdgs 1928 4½s	3,173	3,000	3,090
Charleroi Penn fdg 1932 4½s	7,463	7,000	7,280
Dunmore Penn refdg school 1922 4s	5,111	5,000	5,000
South Sharon Penn school 1937 4½s	27,020	25,000	26,250

SCHEDULE OF BONDS OWNED — Concluded

	Book and Company market value	Par value	Department market value
Trafford Penn school 1930-39 4½s...	$10,674	$10,000	$10,390
Montreal Que city loan of 1899 1939 3½s	5,014	5,000	4,550
Kingstree S C school dist No 16 1927 6s	10,531	10,000	10,600
Laurens S C school dist buildings 1937 5s	10,540	10,000	10,400
Mullins S C school dist No 34 1925 6s	4,,505	4,000	4,440
Aberdeen S D sewer 1926 4½s	20,771	20,000	20,600
Clay & Yankton cos S D drainage dist 1920 6s	10,529	10,000	10,000
Sioux Falls S D water works 1925 5s	7,838	7,500	7,950
Watertown S D indep school dist 1917–29 4½s	25,983	25,000	25,960
Chattanooga Tenn pub imp 1937 4½s.	25,962	25,000	26,000
Covington Tenn sewer 1918–28–38 6s.	16,768	15,000	16,860
Dayton Tenn school 1927 5s	12,668	12,000	12,360
Jackson Tenn ref r r of 1909 1929 5s.	26,959	25,000	26,500
Knoxville Tenn pub imp 1921 5s	5,413	5,000	5,300
Knoxville Tenn fndg & imp 1937 4½s.	21,012	20,000	20,600
Lenoir City street imp 1938 6s	11,311	10,000	10,700
Memphis Tenn sinking fund park 1926 4s	7,146	7,000	6,930
Nashville Tenn street series b 1927 4s.	25,231	25,000	25,000
Springfied Tenn w w & elec light 1924 5s	8,128	8,000	8,400
Brazoria co Tex drainage dist 1948 5s.	10,000	10,000	10,600
Commerce Tex water works 1937 4½s.	11,052	11,000	11,000
Eagle Pass Tex school 1947 5s	11,030	10,000	10,400
El Paso Tex school series 6 1947 5s..	15,521	15,000	15,450
Fort Worth Tex water works 1922 6s..	11,162	10,000	11,100
Greenville Tex school 1946 4¾s	10,556	10,000	10,335
Greenville Tex refndg water works 1936 4¾s	11,851	11,500	11,745
Houston Tex imp 1944 5s	28,836	25,000	27,750
Palestine Tex school 1946 4½s	20,800	20,000	20,600
San Angelo Tex school 1945 5s	10,632	10,000	10,700
San Angelo Tex school 1948 5s	10,476	10,000	10,800
Taylor Tex street 1948 5s	20,790	20,000	20,600
Tyler Tex fndg 1926 6s	21,624	19,000	21,470
Waco Tex school & water wks 1934 5s.	28,959	26,000	28,860
Big Stone Gap Va imp 1934 5s	5,329	5,000	5,100
Clifton Forge Va street sidewalk sewer imp 1925 5s	535	500	525
Clifton Forge Va street sidewalk sewer imp 1937 5	21,114	20,000	21,200
Martinsville Va elec light 1939 5s	18,337	17,000	18,360
Newport News Va imp 1948 4½s	5,244	5,000	5,250
Pulaski Va water works 1939 5s	16,183	15,000	15,900
Roanoke Va refndg 1936 4½s	21,191	20,000	20,800
Suffolk Va street imp 1936 4½s	20,910	20,000	20,400
Sallard Wash fndg 1925 4½s	25,844	25,000	25,750
New Whatcom Wash fndg series 1 1912 6s	10,308	10,000	10,400
North Yakima Wash sewer 1926 4s	24,579	25,000	24,000
Spokane co Wash school dist 1928 4½s	10,637	10,000	10,300
Tacoma Wash Pierce co school district 1925 4¼s	25,641	25,000	25,250
Walla Walla Wash city hall 1928 5s..	20,927	20,000	21,200
Charleston W Va school dist 1942 4½s	26,914	25,000	27,000
Huntington W Va fndg & imp 1937 5s.	10,675	10,000	10,800
Morgantown W Va school 1928–29 5s.	10,856	10,000	10,600
Kewaunee Wis elec light 1920–28 5s..	9,296	8,500	8,950
Marshfield Wis sewer 1915 5s	1,037	1,000	1,040
Marshfield Wis sewer 1917 5s	2,099	2,000	2,100
Merrill Wis street imp 1923–25–27 4½s	15,829	15,000	15,850
West Allis Wis water works 1911–23 5s	36,748	35,000	36,360
West Bend Wis water works 1918–19–23–26 5s	12,540	12,000	12,600
Douglas Wyo water works 1938 5½s..	26,222	25,000	26,250
Totals	$3,906,049	$3,689,473	$3,866,337

LADIES OF THE MODERN MACCABEES

PORT HURON, MICH.

[Commenced business May 21, 1890.]

Mrs. FRANCES E. BURNS, President Miss EMMA E. BOWER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax	Medical examiners' fees
Mortuary	.....	$20,675 69	$708,068 95	.....	.....
Expense	$1,524 00	.....	.....	$79,398 50	$1,525 00
Totals	$1,524 00	$20,675 69	$708,068 95	$79,398 50	$1,525 00
Deduct payment returned to applicants	.....	974 69	.....	.....	.....
	$1,524 00	$19,701 00	$708,068 95	$79,398 50	$1,525 00

Total paid by members	$810,217 45
Interest	16,815 73
Sale of lodge supplies	4,017 98
Profit on sale of bonds	348 50
From all other sources	2,926 67
Total Income	**$834,326 33**
Ledger Assets December 31, 1908	**367,709 11**
Total	**$1,202,035 44**

DISBURSEMENTS

Losses and claims:		
Death	$420,488 59	
Permanent disability	16,850 00	
Old age benefits	82,688 41	
Total benefits paid		$520,027 00
Commissions and fees to deputies or organizers		5,524 25
Salaries of deputies and organizers		22,769 19
Salaries of officers and trustees		7,340 00
Salaries and other compensation of committees		3,922 75
Salaries of office employees		16,224 00
Medical examiners' fees and salaries		6,126 50
Traveling and other expenses of officers, trustees and committees		7,010 26
Insurance department fees		313 40
Rents		1,446 00
Advertising, printing and stationery		1,798 60
Postage, express, telegraph and telephone		6,174 17
Lodge supplies		5,977 89
Official publication		6,695 41
Expense of supreme lodge meeting		1 25

Legal expenses	$3,309 15
Furniture and fixtures	2,072 01
Taxes	23 93
Charged off bonds purchased	6,987 08
Bonding officers and employees	1,533 64
Prize claims	7,144 50
Deputies' school expense	1,043 70
All other disbursements	3,883 67
Total Disbursements	**$637,348 35**
Balance	**$564,687 09**

LEDGER ASSETS

Book value of bonds	$284,548 00
Deposited in banks *on interest*	280,139 09
Total	**$564,687 09**

NON-LEDGER ASSETS

Interest accrued	4,981 15
Assessments actually collected by subordinate lodges not yet received by supreme lodge	4,154 62
Special funds with officers	3,100 00
Gross Assets	**$576,922 86**

DEDUCT ASSETS NOT ADMITTED

Special funds with officers	600 00
Total admitted Assets	**$576,322 86**

LIABILITIES

Policy or certificate claims:		
Due and unpaid	$1,116 66	
Resisted	4,500 00	
Reported, not yet adjusted	54,050 00	
Total		$59,666 66
Salaries and miscellaneous accounts		8,509 32
Total Liabilities		**$68,175 98**

EXHIBIT OF FUNDS

	Life Benefit	Reserve	Emergency	Old age disability	U. P. Bed	Expense	Totals
Balance on hand Dec. 31, 1908	$61,504 62	$1,579 41	$228,059 44	$70,346 24	$3,362 10	$2,857 30	$367,709 11
Receipts per *Income Exhibit*, viz.:							
Membership fees						1,524 00	1,524 00
First year's assessments and premiums	20,675 69						20,675 69
Subsequent years' assessments and premiums	707,094 26						707,094 26
Dues and per capita tax						79,398 50	79,398 50
Medical examiners' fees						1,525 00	1,525 00
Interests and rents	3,688 54	54 13	10,615 52	1,867 06	51 75	538 73	16,815 73
Sale of odge supplies						4,017 98	4,017 98
From all other sources			373 50		125 65	2,776 02	3,275 17
Totals	$792,963 11	$1,633 54	$239,048 46	$72,213 30	$3,539 50	$92,637 53	$1,202,035 44

EXHIBIT OF FUNDS — Continued

	Life Benefit	Reserve	Emergency	Old age disability	U. P. Bed	Expense	Totals
Increase by transfers	$1,450 00	$6,875 91	$31,297 90	$135,101 06	$1,000 00	$55,389 38	$231,114 25
Balance	$794,413 11	$8,509 45	$270,346 36	$207,314 36	$4,539 50	$148,026 91	$1,433,149 69
Decrease by transfers	183,018 09	.....	.....	46,345 10	.....	1,751 06	231,114 25
Balance after transfers	$611,395 02	$8,509 45	$270,346 36	$160,969 26	$4,539 50	$146,275 85	$1,202,035 44
Disbursements during year	439,975 92	447 80	4,864 61	82,688 41	.....	109,371 61	637,348 35
Balance on hand Dec. 31, 1909	$171,419 10	$8,061 65	$265,481 75	$78,280 85	$4,539 50	$36,904 24	$564,687 09

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	71,773	$59,586,575	8	$5,500
Benefit certificates written in 1909	4,792	3,070,700	3	1,500
Benefit certificates increased in 1909	.....	3,500	1	1,000
Totals	76,565	$62,660,775	12	$8,000
Deduct terminated or decreased in 1909	5,451	4,112,375	7	4,750
Total benefit certificates in force December 31, 1909	71,114	$58,548,400	5	$3,250
Benefit certificates terminated by death in 1909	517	436,600	.....	.....
Benefit certificates terminated by lapse in 1909	4,934	3,626,025	7	4,750
Benefit certificates decreased in 1909	.....	49,750	.....	.....

Received in 1909 from members in New York:

Mortuary	$38 22
Expense	2 00
Total	$40 22

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	62	$48,817	.....	.....
Claims (face value) incurred in 1909	517	436,600	.....	.....
Totals	579	$485,417	.....	.....
Claims paid in 1909	507	420,489	.....	.....
Balance	72	$64,928	.....	.....

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Saved by compromising or scaling down claims in 1909	.....	$5,536	.....	.....
Claims unpaid December 31, 1909	72	$59,392	.....	.....

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	3	$150	.....	.....
Claims incurred in 1909	384	18,225	.....	.....
Totals	387	$18,375	.....	.....
Claims paid in 1909	355	16,850	.....	.....
Balance	32	$1,525	.....	.....
Transferred and rejected	26	1,250	.....	.....
Claims unpaid December 31, 1909	6	$275	.....	.....

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	8	$350	.....	.....
Claims incurred in 1909	264	82,338	.....	.....
Totals	272	$82,688	.....	.....
Claims paid in 1909	272	82,688	.....	.....

SCHEDULE OF BONDS OWNED

	Book value	Co. & dep't market value
Allegheny co Pa county road 1936 4s	$5,000	$5,100
Alger co county road 1921 5s	5,000	5,400
Ann Arbor school 1925 4s	5,000	5,000
Belding water works 1935 4s	5,000	4,900
Bessemer water works 1918 5s	5,000	5,050
Bay City refndg school 1928 5s	5,000	5,600
City of Cincinnati water works 1925–45 3½s	5,000	4,800
City of Columbus electric light 1933 4s	5,000	5,050
City of Cleveland park 1929 4s	10,000	10,200
Charlestown bridge 1935 4s	4,000	4,000
Croswell electric light 1920 4½s	5,000	5,000
Croswell street imp 1918 5s	5,000	5,200
Davison co bridge 1937 4½s	5,000	5,200
City of Flint refndg 1904–13 4s	8,500	8,500
Village of Ford public sewer 1937 5s	5,000	5,200
Gagebic co poor house 1914 4s	4,960	5,000
Houston Texas water works 1946 5s	10,000	11,100
Hillsdale water plant 1912–15 4s	5,000	5,000
Hancock pay city warrants 1927 5s	5,000	5,000
Highland Park water works ex 1927 4½s	5,000	5,400
Houston Texas ex water main 1938 4½s	5,000	5,100
Holland refndg electric light 1922–3 4s	2,000	2,000
Harris co county house 1948 4s	4,988	5,000
City of Joliet refndg 1914 4½s	7,000	7,070
Kalamazoo fire protection 1925 4s	5,000	5,000
Kansas city school 1927 4½s	8,000	8,480

SCHEDULE OF BONDS OWNED — Continued

	Book value	Co. & dep't market value
King co fndg 1928 5s	$5,000	$5,550
Kalamazoo imp 1912 4½s	5,000	5,050
City of Minneapolis imp 1918 4s	5,000	5,050
Menominee co refndg 1911 4s	5,000	5,000
Muskegon refndg 1927 4s	5,000	5,000
City of Milwaukee park and bath 1917–19 4s	5,000	5,050
Village of Milan water works 1934–36 4½s	5,000	5,000
Morgantown W Va school 1923 5s	5,000	5,250
New Baltimore water works 1932 4½s	3,000	3,060
Oklahoma city school 1928 5s	5,000	5,300
Rosebud co bridge 1927 4½s	5,000	5,000
Roanoke co refndg 1936 4½s	5,000	5,200
City of Roanoke refndg 1936 4½s	5,000	5,200
Reves Rouge water ext 1938 5s	5,000	5,500
Seattle Wash school 1926 4s	5,000	5,000
So Park Chicago park 1919 4s	5,000	5,050
Sullivan co town road 1938 5s	5,000	5,400
Silver Ban co school 1924 4½s	5,000	5,050
City of Toledo refndg water works 1914 4¼s	5,000	5,100
Viga co Indiana fndg 1920 4s	5,000	5,100
West Seneca N Y school 1928–9 5s	5,000	5,400
Wyandotte electric light 1937 4½s	5,000	5,300
West Branch water works 1938 5s	5,000	5,400
City of Yale sidewalk and crosswalk 1917 5s	4,000	4,200
Bad av Mich municipal bldg 1923 5s	5,100	5,100
Jefferson co Tenn road 1939 5s	5,000	5,500
Cooke co road and bridge 1929 5s	5,000	5,300
Cheyenne Wyo water works 1924–30 5s	5,000	5,250
City of Pontiac school 1915 5s	3,000	3,150
Totals	$284,548	$293,860

THE LOCOMOTIVE ENGINEERS' MUTUAL LIFE AND ACCIDENT INSURANCE ASSOCIATION

CLEVELAND, OHIO.

[Commenced business March 1, 1894.]

WILLIAM E. FUTCH, President and Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	Membership fees actually received	Assessments and premiums	Special assessment and 5 per cent.
Mortuary	.....	$1,570,878 15	.....
Relief	.....	73,347 22	.....
Indemnity	.....	98,641 04	.....
Deferred account	.....	11,178 17	.....
Expense	$3,689 04	92,734 97	$32,835 84
Totals	$3,689 04	$1,846,779 55	$32,835 84

Total paid by members		$1,883,304 43
Interest		14,270 58
Total Income		**$1,897,575 01**
Ledger Assets December 31, 1908		**372,147 29**
Total		**$2,269,722 30**

DISBURSEMENTS

Losses and claims:		
Death	$1,336,500 00	
Permanent disability	230,250 00	
Indemnity death	18,500 00	
Indemnity weekly	61,381 88	
Relief	37,350 00	
Total benefits paid		$1,683,981 88
Commissions and fees retained by deputies or organizers		92,734 97
Salaries and other compensation of officers and trustees		7,469 60
Salaries and all other compensation of office employees		14,287 67
Traveling and other expenses of officers		438 25
Insurance department fees		120 00
Rents		2,220 00
Advertising, printing and stationery		1,852 35
Postage, express, telegraph and telephone		2,036 68
Legal expenses		3,306 09
Furniture and fixtures		694 88
Bonding officers		125 00
American Security Company		1,500 00
All other disbursements		1,134 95
Total Disbursements		**$1,811,902 32**
Balance		**$457,819 98**

LEDGER ASSETS

Deposited in trust companies and banks *on interest*	$455,399 82
Cash in association's office	2,420 16
Total	**$457,819 98**

NON-LEDGER ASSETS

Assessments actually collected by subordinate lodges not yet received by supreme lodge	140,000 00
Total Assets	**$597,819 98**

LIABILITIES

Policy or certificate claims:	
Due and unpaid	$35,337 88
Adjusted, not yet due	264,000 00
Reported, not yet adjusted	262,500 00
Total Liabilities	**$561,837 88**

EXHIBIT OF FUNDS

	Mortuary	Relief	Indemnity	Deferred acct.	Expense	Totals
Balance on hand December 31, 1908	$125,941 72	$203,473 21	$16,115 47	.....	$26,616 89	$372,147 29
Receipts per *Income Exhibit*, viz.:						
Membership fees	.....	.....	.....	.....	3,689 04	3,689 04
First year's assessments and premiums	1,570,878 15	73,347 22	98,641 04	$11,178 17	92,734 97	1,846,779 55
Five per cent. for expenses	.....	.....	.....	.....	5,191 68	5,191 68
Special assessment for expenses	.....	.....	.....	.....	27,644 16	27,644 16
Interests	4,710 48	7,267 45	1,079 45	510 47	702 73	14,270 58
Totals	$1,701,530 35	$284,087 88	$115,835 96	$11,688 64	$156,579 47	$2,269,722 30
Disbursements during year	1,566,750 00	37,409 85	79,881 88	.....	127,860 59	1,811,902 32
Balance on hand Dec. 31, 1909	$134,780 35	$246,678 03	$35,954 08	$11,688 64	$28,718 88	$457,819 98

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	147,929	$110,946,750	12,492	$9,369,000
Benefit certificates written in 1909	8,432	6,324,000	641	480,750
Totals	156,361	$117,270,750	13,133	$9,849,750
Deduct terminated or decreased in 1909	3,531	2,648,250	316	237,000
Total benefit certificates in force December 31, 1909	152,830	$114,622,500	12,817	$9,612,750
Benefit certificates terminated by death in 1909	2,102	1,576,500	273	204,750
Benefit certificates terminated by lapse in 1909	1,429	1,071,750	43	32,250

Received in 1909 from members in New York:	
Mortuary	$135,088 01
Expense	2,110 50
Total	$137,198 51

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	578	$433,500	4	$3,000
Claims (face value) incurred in 1909	1,794	1,345,500	235	176,250
Totals	2,372	$1,779,000	239	$179,250
Claims paid in 1909	1,782	1,336,500	196	147,000
Claims unpaid December 31, 1909	590	$442,500	43	$32,250

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	78	$58,500	8	$6,000
Claims incurred in 1909	308	231,000	38	28,500
Totals	386	$289,500	46	$34,500
Claims paid in 1909	307	230,250	46	34,500
Claims unpaid December 31, 1909	79	$59,250	.....	.....

EXHIBIT OF INDEMNITY WEEKLY CLAIMS

	Total Claims All in New York	
	Number	Amount
Claims unpaid December 31, 1908	2	$110
Claims incurred in 1909	10	526
Totals	12	$636
Claims paid in 1909	12	636

EXHIBIT OF MEMBERSHIP INDEMNITY

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Certificates in force December 31, 1908	3,153	$3,940,223	51	$52,168
Written in 1909	1,224	1,424,577	14	12,170
Totals	4,377	$5,364,800	65	$64,338
Deduct lapses and deaths	440	544,605	9	7,133
Total certificates in force December 31, 1909	3,937	$4,820,195	56	$57,205
Weekly claims in 1909	788	$62,383	12	$12,636
Weekly claims paid in 1909	770	61,382	12	12,636
Weewly claims unpaid in 1909	18	$1,001	.....	.....

SUPREME COUNCIL OF THE LOYAL ASSOCIATION

No. 76 MONTGOMERY STREET, JERSEY CITY, N. J.

[Commenced business November 20, 1889.]

HARVEY T. BROWN, President FRANK S. PETTER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	First year's assessments and premiums	Subsequent years' assessments and premiums
Mortuary	$3,613 26	$181,708 08
Expense	408 46	18,296 43
Totals	$4,021 72	$200,004 51

Total paid by members	$204,026 23
Interest	5,174 90
Sale of lodge supplies	252 98
From all other sources	96 10
Total Income	**$209,550 21**
Ledger Assets December 31, 1908	**150,261 18**
Total	**$359,811 39**

DISBURSEMENTS

Losses and claims:	
Death	$185,558 67
Expenses of deputies or organizers	1,189 49
Salaries of deputies and organizers	2,462 50
Salaries of officers and trustees	4,950 00
Salaries of office employees	1,050 00
Traveling and other expenses of officers, trustees and committees.	713 00
Insurance department fees	67 00
Rents	705 00
Advertising, printing and stationery	348 47
Postage, express, telegraph and telephone	345 17
Lodge supplies	220 82
Official publication	1,310 74
Legal expenses	25 00
Furniture and fixtures	78 00
Prizes	439 50
All other disbursements	538 67
Total Disbursements	**$200,002 03**
Balance	**$159,809 36**

LEDGER ASSETS

Book value of bonds	$127,957 68
Deposited in trust companies and banks *on interest*	31,851 68
Total	**$159,809 36**

NON-LEDGER ASSETS

Interest due and accrued	729 16
Assessments actually collected by subordinate lodges not yet received by supreme lodge	16,665 08
Furniture and supplies	1,200 00
Gross Assets	**$178,403 60**

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value	$14,757 68	
Furniture and supplies	1,200 00	
Total		15,957 68
Total admitted Assets		**$162,445 92**

LIABILITIES

Policy or certificate claims reported, not yet adjusted	$21,000 00

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Totals
Balance on hand December 31, 1908	$9,563 25	$135,433 04	$5,264 89	$150,261 18
Receipts per *Income Exhibit*, viz.:				
First year's assessments and premiums	3,613 26	.....	408 46	4,021 72
Subsequent years' assessments and premiums	181,708 08	.....	18,295 43	200,004 51
Interests and rents	313 25	4,704 60	157 05	5,174 90
Sale of lodge supplies	.....	.....	252 98	252 98
From all other sources	.....	.....	96 10	96 10
Totals	$195,197 84	$140,137 64	$24,475 91	$359,811 39
Disbursements during year	185,558 67	.....	14,443 36	200,002 03
Balance on hand December 31, 1909	$9,639 17	$140,137 64	$10,032 55	$159,809 36

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	6,838	$11,904,000	2,574	$4,519,000
Benefit certificates written in 1909	312	366,000	168	195,000
Benefit certificates increased in 1909	.....	2,000	.....	.....
Totals	7,150	$12,272,000	2,742	$4,714,000
Deduct terminated or decreased in 1909	360	586,000	123	208,000
Total benefit certificates in force December 31, 1909	6,790	$11,686,000	2,619	$4,506,000

EXHIBIT OF CERTIFICATES — Continued

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates terminated by death in 1900	101	$187,000	35	$65,000
Benefit certificates terminated by lapse in 1909	259	386,000	82	127,000
Benefit certificates terminated by transfer in 1909	.....	.....	6	10,000
Benefit certificates decreased in 1909	.....	13,000	.....	6,000

Received in 1909 from members in New York:

Mortuary	$70,143 80
Expense	6,515 52
Total	$76,659 32

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	10	$20,000	5	$10,000
Claims (face value) incurred in 1909	101	187,000	35	65,000
Totals	111	$207,000	40	$75,000
Claims paid in 1909	99	185,559	37	68,711
Balance	12	$21,441	3	$6,289
Saved by compromising or scaling down claims in 1909	.....	441	.....	289
Claims unpaid December 31, 1909	12	$21,000	3	$6,000

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company and department market value
New York city school reg 1942 3½s	$102,778	$70,000	$63,700
New York city rapid trans reg 1951 3½s		30,000	27,000
New York city rapid trans reg 1954 3½s	25,180	25,000	22,500
Totals	$127,958	$125,000	$113,200

LOYAL GUARD

FLINT, MICH.

[Commenced business February 21, 1895.]

EDWIN O. WOOD, President F. H. RANKIN, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and fees
Mortuary	.....	$50,880 89	.....
Expense	$3,136 79	29,807 83	$308 92
Totals	$3,136 79	$80,688 72	$308 92
Deduct payment returned to applicants	.....	9 35	.....
	$3,136 79	$80,679 37	$308 92

Total paid by members	$84,125 08
Interest	1,402 74
Rents	15,163 63
Sale of lodge supplies	19 00
Profit on sale of real estate	36,514 35
Borrowed money	3,500 00
From all other sources	142 45
Total Income	**$140,867 25**
Ledger Assets December 31, 1908	**197,041 31**
Total	**$337,908 56**

DISBURSEMENTS

Losses and claims:	
Death	$60,440 34
Commissions and fees to deputies or organizers	2,540 85
Salaries and expenses of deputies and organizers	5,310 51
Salaries of officers and trustees	8,710 00
Salaries of office employees	2,408 40
Medical examiners' fees and salaries	2,642 00
Traveling and other expenses of officers, trustees and committees	1,120 70
Insurance department fees	318 66
Rents	887 20
Advertising, printing and stationery	1,611 77
Postage, express, telegraph and telephone	902 19
Lodge supplies	65 94
Official publication	1,984 97
Legal expenses	1,535 00
Furniture and fixtures	319 25

Taxes, repairs and other expenses on real estate	$7,547 74
Borrowed money repaid	16,500 00
Interest	259 29
All other disbursements	273 91
Total Disbursements	**$115,378 72**
Balance	**$222,529 84**

LEDGER ASSETS

Book value of real estate	$100,000 00
Mortgage loans	102,243 89
Deposited in trust companies and banks *on interest*	14,550 00
Deposited in banks *not on interest*	5,735 95
Total	**$222,529 84**

NON-LEDGER ASSETS

Interest accrued	921 52
Total Assets	**$223,451 36**

LIABILITIES

Policy or certificate claims reported, not yet adjusted	$1,000 00
Borrowed money	2,000 00
Advance assessments	445 44
Total Liabilities	**$3,445 44**

EXHIBIT OF FUNDS

	Benefit	Expense	Totals
Balance on hand December 31, 1908	$195,884 19	$1,157 12	$197,041 31
Receipts per *Income Exhibit*, viz.:			
First year's assessments and premiums	.....	3,136 79	3,136 79
Subsequent years' assessments and premiums	50,871 54	29,807 83	80,679 37
Dues and fees	.....	308 92	308 92
All other dues and assessments	.....	7,547 74	7,547 74
Interests and rents	9,018 63	.....	9,018 63
Sale of odge supplies	.....	19 00	19 00
From all other sources	36,564 35	3,592 45	40,156 80
Totals	$292,338 71	$45,569 85	$337,908 56
Disbursements during year	70,567 13	44,811 59	115,378 72
Balance on hand December 31, 1909	$221,771 58	$758 26	$222,529 84

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	4,907	$5,462,250	34	$37,750
Benefit certificates written in 1909	1,146	598,250	1	1,000
Totals	6,053	$6,060,500	35	$38,750

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Deduct terminated or decreased in 1909	553	$401,500	4	$5,750
Total benefit certificates in force December 31, 1909	5,500	$5,659,000	31	$33,000
Benefit certificates terminated by death in 1909	51	55,167	.....	.....
Benefit certificates terminated by lapse in 1909	502	346,333	4	5,750

Received in 1909 from members in New York:

Benefit	$426 22
Expense	232 76
Total	$658 98

EXHIBIT OF DEATH CLAIMS

	Total Claims	
	Number	Amount
Claims unpaid December 31, 1908	6½	$6,273
Claims (face value) incurred in 1909	51	55,167
Totals	57½	$61,440
Claims paid in 1909	56½	60,440
Claims unpaid December 31, 1909	1	$1,000

L'UNION ST. JEAN BAPTISTE D'AMERIQUE

WOONSOCKET, R. I.

[Commenced business November 1, 1900.]

FELIX GATINEAU, President — J. A. CABON, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax
Mortuary	.....	$26,424 31	$86,508 54	.....
Sick and accident	.....	5,351 25	6,432 44	.....
Expense	$1,985 50	.....	.....	$25,560 40
Totals	$1,985 50	$31,775 56	$92,940 98	$25,560 40

Total paid by members	$152,262 44
Interest	5,186 01
Rents	11,070 78
Sale of lodge supplies	11,562 69
Official publications	947 86
Profit on sale of bonds	562 50
Checks returned	9 10
Total Income	**$181,601 38**
Ledger Assets December 31, 1908	**214,106 75**
Total	**$395,708 13**

DISBURSEMENTS

Losses and claims:		
Death	$50,775 00	
Sick and accident	7,640 60	
Assessments returned	18 24	
Total benefits paid		$58,433 84
Commissions and fees to deputies or organizers		8,417 32
Salaries of deputies and organizers		3,852 00
Salaries of officers and trustees		4,399 12
Salaries and other compensation of committees		571 00
Salaries of office employees		5,248 53
Medical examiners' fees and salaries		1,475 00
Traveling and other expenses of officers, trustees and committees		2,051 15
Insurance department fees		43 00
Rents		300 00
Advertising, printing and stationery		840 16
Postage, express, telegraph and telephone		1,165 12
Lodge supplies		6,151 53
Official publication		5,926 34

Legal expenses	$13 75
Furniture and fixtures	788 17
Taxes, repairs and other expenses on real estate	6,750
All other disbursements	943 32
Total Disbursements	**$107,369 87**
Balance	**$288,338 26**

LEDGER ASSETS

Book value of real estate	$135,170 88
Mortgage loans	3,000 00
Collateral loans	35,000 00
Book value of bonds, $71,655; and stocks, $3,200	74,855 00
Deposited in trust companies and banks *on interest*	40,312 38
Total	**$288,338 26**

NON-LEDGER ASSETS

Interest due and accrued	1,845 83
Rents due and accrued	1,134 99
Market value of real estate over book value	15,829 12
Assessments actually collected by subordinate lodges not yet received by supreme lodge	12,868 30
Furniture, fixtures and supplies	7,875 00
Gross Assets	**$327,891 50**

DEDUCT ASSETS NOT ADMITTED

Book value of bonds and stocks over market value	$4,165	
Furniture, fixtures and supplies	7,875	
Total		12,040 00
Total admitted Assets		**$315,851 50**

LIABILITIES

Policy or certificate claims:		
Resisted	$500 00	
Reported, not yet adjusted	1,600 00	
Total		$2,100 00
Salaries and miscellaneous accounts		416 76
Total Liabilities		**$2,516 76**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Sick and accident	Expense	Totals
Balance on hand December 31, 1908	$25,148 12	$184,990 97	$3,090 32	$877 34	$214,106 75
Receipts per *Income Exhibit*, viz.:					
Membership fees	.....	.....	.....	1,985 50	1,985 50
First year's assessments and premiums	26,424 31	.....	5,351 25	.....	31,775 56
Subsequent years' assessments and premiums	86,508 54	.....	6,432 44	.....	92,940 98
Dues and per capita tax	.....	.....	.....	25,560 40	25,560 40
Interests and rents	351 31	15,807 96	86 74	10 78	16,256 79
Sale of lodge supplies	.....	.....	.....	11,562 69	11,562 69
From all other sources	.....	562 50	.....	956 96	1,519 46
Totals	$138,432 28	$201,361 43	$14,960 75	$40,953 67	$395,708 13

EXHIBIT OF FUNDS — Continued

	Mortuary	Reserve	Sick and accident	Expense	Totals
Increase by transfers	.....	$80,917 31	.....	$1,180 93	.....
Decrease by transfers	$80,917 41	.....	$1,180 93	.....	.....
Balance after transfers	$57,514 87	$282,278 84	$13,779 82	$42,134 60	$395,708 13
Disbursements during year	50,793 24	6,911 50	7,640 60	42,024 53	107,369 87
Balance on hand December 31, 1909	$6,721 63	$275,367 34	$6,139 22	$110 07	$288,338 26

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	19,576	$7,236,600	476	$232,550
Benefit certificates written in 1909	6,611	2,231,550	182	68,700
Benefit certificates increased in 1909	.....	75,250	.....	4,500
Totals	26,187	$9,543,400	658	$305,750
Deduct terminated or decreased in 1909	3,310	894,825	119	37,300
Total benefit certificates in force December 31, 1909	22,877	$8,648,575	539	$268,450
Benefit certificates terminated by death in 1909	161	52,375	6	2,600
Benefit certificates terminated by lapse in 1909	3,149	839,250	113	34,700
Benefit certificates decreased in 1909	.....	3,200	.....	.....

Received in 1909 from members in New York:	
Mortuary	$3,364 17
Sick and accident	215 20
Expense	485 10
Total	$4,064 47

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	1	$500	.....	.....
Claims (face value) incurred in 1909	161	52,375	6	$2,600
Totals	162	$52,875	6	$2,600
Claims paid in 1909	155	50,775	4	1,850
Claims unpaid December 31, 1909	7	$2,100	2	$750

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims incurred in 1909.....	250	$7,641	3	$47
Claims paid in 1909.....	250	7,641	3	47

SCHEDULE OF COLLATERAL LOANS

	Par value	Rate used	Market value	Amount loaned
The Roman Catholic Bishop of Fall River (Mass) Corporation	$35,000	100	$35,000	$35,000

SCHEDULE OF BONDS AND STOCKS OWNED

	Book value	Par value	Company market value	Department market value
Bonds:				
El-Dorado school 1924 6s.	$5,200	$5,000	$5,100	$5,100
North Birmingham school 1937 5s	5,150	5,000	5,100	5,100
Jacksonville Ry & Power Co 1931 5s	4,850	5,000	4,750	4,750
So Ind Ry Co 1951 4s....	4,750	5,000	3,900	3,900
Wilkes-Barre & Hazelton R R Co 1951 5s.....	9,400	10,000	7,800	7,800
Rio Grande So R R Co 1940 4s	8,100	10,000	8,000	7,800
International Navigation Co 1929 5s	4,750	5,000	4,150	4,150
Detroit Edison Co 1933 5s	4,775	5,000	5,050	5,050
Woonsocket Electric M & P Co 1931 4½s.....	2,700	3,000	2,880	2,880
Woonsocket Electric M & P Co 1943 4½s.....	3,880	4,000	3,760	3,760
U S Telephone Co 1919 5s	9,100	10,000	8,000	8,000
Cayahoga Tel Co 1919 5s.	9,000	10,000	9,000	7,800
Stocks:				
100 Producer's Nat Bank Woonsocket R I...	3,200	2,000	3,200	3,000
Totals.....	$74,855	$79,000	$70,690	$69,090

MODERN WOODMEN OF AMERICA

ROCK ISLAND, ILL.

[Commenced business January 2, 1883.]

A. R. TALBOT, President — C. W. HAWES, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax
Mortuary	$623,982 00	$10,736,411 65	.....
Expense	.....	.....	$1,245,061 55
Totals	$623,982 00	$10,736,411 65	$1,245,061 55

Total paid by members	$12,605,455 20
Interest	117,535 34
Rents	13,360 00
Sale of lodge supplies	103,959 66
Official publications	15,119 34
Certificate fees	20,879 75
Junior Woodmen	612 53
Total Income	**$12,876,921 82**
Ledger Assets December 31, 1908	**4,256,977 00**
Total	**$17,133,898 82**

DISBURSEMENTS

Losses and claims:	
Death	$9,874,739 45
Salaries of deputies and organizers	400,986 07
Salaries and other compensation of officers and trustees	52,499 90
Salaries and other compensation of committees	7,875 00
Salaries of office employees	239,802 06
Medical examiners' fees and salaries	19,736 60
Traveling and other expenses of officers, trustees and committees	13,853 46
Insurance department fees	1,001 40
Rents	14,800 00
Advertising, printing and stationery	18,384 84
Postage, express, telegraph and telephone	71,527 36
Lodge supplies	72,976 90
Official publication	92,323 41
Expense of supreme lodge meeting	6,127 35
Legal expenses	45,119 72
Furniture and fixtures	4,256 08
Taxes, repairs and other expenses on real estate	4,872 93
Charged off bonds	6,417 31
Fiscal agent salary	3,000 00
Payments returned to members	4,971 48
Library	533 60
Surety bonds	16,677 01

Light, fuel, ice and water	$4,794 14
Office supplies	10,182 50
Prizes and free supplies	16,070 50
Investigating claims	15,166 96
Advertising official paper	4,299 74
Fraternal congress	2,908 04
Lectures	44,099 53
Inspectors	11,861 59
Sanitarium	92,130 54
Interest	1,839 17
Associated Fraternities of America	548 78
Total Disbursements	**$11,176,383 42**
Balance	**$5,957,515 40**

LEDGER ASSETS

Book value of real estate	$371,551 00
Book value of bonds	2,556,729 32
Deposited in trust companies and banks *on interest*	3,029,235 08
Total	**$5,957,515 40**

NON-LEDGER ASSETS

Interest due and accrued	51,879 66
Assessments actually collected by subordinate lodges not yet received by supreme lodge	1,180,000 00
Printing plant	69,900 52
Furniture, library and supplies	139,012 42
Gross Assets	**$7,398,308 00**

DEDUCT ASSETS NOT ADMITTED

Printing plant	$69,900 52	
Furniture, library and supplies	139,012 42	
Insolvent bank, E. H. McCutcheon & Co	100,000 00	
Due from First National Bank of Chariton, Ia., in hands of United States receiver	262,500 00	
Total		571,412 94
Total admitted Assets		**$6,826,895 06**

LIABILITIES

Policy or certificate claims:		
Due and unpaid	$166,884 25	
Resisted	222,000 00	
Reported, not yet adjusted	632,250 00	
Total		$1,021,134 25
Salaries and miscellaneous accounts		53,622 15
Total Liabilities		**$1,074,756 40**

EXHIBIT OF FUNDS

	Mortuary	Expense	Totals
Balance on hand December 31, 1908	$3,534,904 80	$722,072 20	$4,256,977 00
Receipts per *Income Exhibit*, viz.:			
First year's assessments and premiums	11,300,393 65		11,300,393 65
Subsequent years' assessments and premiums			
Per capita tax		1,245,061 55	1,245,061 55
Interests	101,323 85	16,211 49	117,535 34
From all other sources		153,931 28	153,931 28
Totals	$14,996,622 30	$2,137,276 52	$17,133,898 82

EXHIBIT OF FUNDS — Continued

	Mortuary	Expense	Totals
Increase by transfers	.....	$4,579 65	.....
Decrease by transfers	$4,579 65	.....	.....
Balance after transfers	$14,992,042 65	$2,141,856 17	$17,133,898 82
Disbursements during year	9,874,739 45	1,295,226 66	11,169,966 11
Balance	$5,117,303 20	$846,629 51	$5,963,932 71
Premiums matured and charged off bonds	.....	6,417 31	6,417 31
Balance on hand December 31, 1909	$5,117,303 20	$840,212 20	$5,957,515 40

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	960,299	$1,545,313,000	22,882	$29,771,000
Benefit certificates written in 1909	143,253	196,226,000	6,678	7,106,000
Totals	1,103,552	$1,741,539,000	29,560	$36,877,000
Deduct terminated or decreased in 1909	57,683	75,052,000	2,898	2,819,000
Total benefit certificates in force December 31, 1909	1,045,869	$1,666,487,000	26,662	$34,058,000
Benefit certificates terminated by death in 1909	5,767	9,879,500	130	188,000
Benefit certificates terminated by lapse in 1909	51,916	65,172,500	2,768	2,631,000

Received in 1909 from members in New York:	
Mortuary	$231,599 90
Expense	32,967 55
Totals	$264,567 45

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	684	$1,151,964	19	$27,500
Claims (face value) incurred in 1909	5,767	9,879,500	130	188,000
Previously dropped — reinstated	4	4,000	.....	.....
Totals	6,455	$11,035,464	149	$215,500
Claims paid in 1909	5,823	9,874,739	131	184,300
Balance	632	$1,160,725	18	$31,200
Saved by compromising or scaling down claims in 1909	.....	80,055	.....	2,700
Claims rejected in 1909	40	$59,536	3	$3,000
Claims unpaid December 31, 1909	592	1,021,134	15	25,500

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Des Moines Ia fndg 1928 4½s	$179,491	$168,000	$182,280	$181,440
Mason City Ia fndg 1918–22 4½s	10,475	10,000	10,560	10,440
Mason City Ia water wks fndg 1922–28 4½s	25,469	24,000	25,759	25,339
Mechanicsville Ia school bldg 1918 5s	10,711	10,000	10,784	10,700
Kansas City Mo fndg 1927 4s	62,220	61,000	62,641	61,000
Richmond Mo fndg 1913–18 5s	8,190	8,000	8,252	8,240
Waterloo Ia fndg 1928 4½s	52,665	50,000	53,365	51,500
Maryville Mo school 1928 4½s	36,136	35,000	36,242	35,850
St Joseph Mo school 1928 4s	39,600	40,000	40,140	40,000
St Louis Mo gold 1914 4s	50,250	50,000	50,500	50,000
St Louis Mo pub bldg & pub imp 1928 4s	51,225	50,000	51,750	50,500
Peoria Ill refndg 1911–28 4½s	94,113	90,000	94,968	93,501
Norwich Conn munic gas & elec plant 1931 4s	57,000	57,000	57,285	57,000
Norwich Conn refnd court house 1931 4s	13,000	13,000	13,650	13,000
Oswego N Y reg water 1916–27 4½s	41,662	40,000	41,800	41,520
Cincinnati O refndg 1958 4s	51,875	50,000	52,240	51,500
Eldorado twp Saline co Ill high school bldg 1913–25 5s	26,250	25,000	26,500	25,920
Cuyahoga co O pub co bldg 1923–27 4½s	53,035	50,000	53,785	53,650
Oneida co Wis court house 1911–24 5s	70,637	66,000	71,399	70,772
Adams twp Mich school bldg 1918 5s	62,100	60,000	62,400	62,400
Sacramento co Cal roads & hways 1937–41 4½s	62,325	60,000	62,580	63,798
Sacramento co Cal new co court ho 1937–40 4½s	41,450	40,000	41,688	42,400
Oakland school dist Alameda co Cal 1920–35 4s	50,000	50,000	50,000	49,180
Kansas City Kan refndg 1927 4½s	53,250	50,000	53,305	52,500
E Waterloo Black Hawk co Ia school 1918 4½s	20,820	20,000	20,820	20,400
Crawford co Ia fndg 1916–22 4½s	52,565	50,000	52,570	51,940
Osceola Ia school fndg 1918 4½s	11,313	11,000	11,312	11,260
Vinton Ia refndg 1911–18 4½s	20,600	20,000	20,606	20,230
Washington Ia fndg 1922–27 4½s	10,446	10,000	10,587	10,550
Dist No 62 Whiteside co Ill school bldg 1910–24 4½s	15,600	15,000	15,613	15,460
Ind school dist of Burlington Ia school bldg 1918 4s	28,140	28,000	28,140	28,000
St Louis co Minn court house 1918 4½s	51,625	50,000	51,960	52,000
Redwood co Minn ditch 1915–17 5s	41,400	40,000	41,672	41,500
South Omaha Neb intersection 1928 4½s	30,336	30,000	30,336	30,600
South Omaha Neb general 1928 4½s	20,224	20,000	20,268	20,400
Centerville Sta St Clair co Ill fndg 1928 5s	53,112	48,000	53,587	52,800
Wyandotte Wayne co Mich water wks ex 1936 4½s	9,945	9,247	9,945	9,803
Boyne City Mich street imp 1915–29 5s	12,746	12,000	12,746	12,560

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
State of Okla fndg series a 1918 4s	$150,862	$146,000	$150,862	$148,920
State of Okla fndg series b 1919 4s	107,754	104,000	107,754	106,080
LaCrosse Wis agri school bldg 1918 4½s	50,103	49,000	50,201	49,980
City of Fort Dodge Ia fndg 1928 4½s	26,682	25,000	26,625	26,250
Polk co state of Ia fndg 2d series 1911–18 4½s	83,200	80,000	82,320	82,600
City of Des Moines Ia fndg 1928 4½s	5,337	5,000	5,325	5,400
So Haven Van Buren co Mich water wks 1937 5s	20,682	18,000	20,630	19,440
Ardmore Okla water wks 1934 5s	54,520	50,000	54,500	52,500
Ardmore Okla sewerage 1934 5s	54,520	50,000	54,500	52,500
Tacoma Wash elec light & power plant 1929 4½s	26,687	25,000	26,687	26,250
Chickasha Okla water wks plant 1934 5s	53,000	50,000	53,000	52,500
Carter co Okla bridge 1934 5s	27,500	25,000	27,500	26,750
City of Ashland Wis refunding 1929 4½s	51,783	50,000	51,780	50,000
Story City Ia lighting 1929 4½s	9,410	9,000	9,410	9,395
Greenfield Ia water 1928 4½s	15,675	15,000	15,675	15,500
Atlantic Ia school fndg 1919 4½s	11,450	11,000	11,451	11,220
Oelwein Ia school 1919 4½s	12,490	12,000	12,492	12,240
Ind school dist Traer Ia 1919 4½s	30,975	30,000	30,975	30,600
City of New Hampton Ia school fndg 1928 4½s	18,749	18,000	18,749	18,480
City of Marshalltown Ia fndg 1924 4½s	10,445	10,000	10,445	10,220
Hancock Mich fndg 1927 6s	34,850	34,000	42,500	38,080
Coffeyville Kan school 1934 5s	36,208	32,000	36,208	34,880
Morgantown W Va school dist 1934 5s	56,007	50,000	54,775	53,070
Hutchinson Kan fndg 1929 4½s	25,838	25,000	25,812	25,750
Totals	$2,556,729	$2,443,247	$2,574,212	$2,538,259

MUTUAL BENEFIT ASSOCIATION OF THE GERMAN BAPTISTS OF NORTH AMERICA

No. 262 HIGH STREET, BUFFALO, N. Y.

[Commenced business August 21, 1899.]

DANIEL B. STUMPF, President EMIL O. FISCHER, Secretary

Attorney for service of process in the State of New York, A. W. HICKMANN, Main street and Broadway, Buffalo, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax	Medical examiners' fees	All other dues and assessments
Mortuary	.....	$271 53	$35,501 59	.....	.....	.....
Sick	.....	.....	.....	.....	.....	$1,188 46
Expense	$157 50	.....	.....	$2,796 74	$26 50	.....
Totals	$157 50	$271 53	$35,501 59	$2,796 74	$26 50	$1,188 46

Total paid by members		$39,942 32
Interest		3,001 12
Sale of lodge supplies		10 81
From all other sources		24 37
Total Income		**$42,978 62**
Ledger Assets December 31, 1908		**62,881 79**
Total		**$105,860 41**

DISBURSEMENTS

Losses and claims:		
Death	$27,000 00	
Sick	900 05	
Total benefits paid		$27,900 05
Salaries of officers		1,125 00
Compensation of committees		15 00
Medical examiners' fees		26 50
Traveling expenses of committees		6 00
Collection and remittance of assessments and dues		2,992 70
Advertising, printing and stationery		71 75
Postage, express, telegraph and telephone		52 56
Official publication		6 00
Surety bonds		40 50
Total Disbursements		**$32,236 06**
Balance		**$73,624 35**

LEDGER ASSETS

Mortgage loans	$47,000 00
Deposited in trust companies and banks *on interest*	26,624 35
Total	**$73,624 35**

NON-LEDGER ASSETS

Interest accrued	687 40
Total Assets	**$74,311 75**

LIABILITIES

Policy or certificate claims:	
Due and unpaid	$2,000 00
Adjusted, not yet due	4,500 00
Total Liabilities	**$6,500 00**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Sick	Expense	Totals
Balance on hand December 31, 1908	.....	$39,560 63	$8,219 73	$15,101 43	$62,881 79
Receipts per *Income Exhibit*, viz.:					
Membership fees	.....	.....	.....	157 50	157 50
First year's assessments and premiums	$271 53	.....	.....	.....	271 53
Subsequent years' assessments and premiums	35,501 59	.....	.....	.....	35,501 59
Dues and per capita tax	.....	.....	.....	2,796 74	2,796 74
Medical examiners' fees	.....	.....	.....	26 50	26 50
All other dues sick benefit	.....	.....	1,188 46	.....	1,188 46
Interests	168 70	2,031 12	307 73	493 57	3,001 12
Sale of Lodge supplies	.....	.....	.....	10 81	10 81
From all other sources	.....	.....	.....	24 37	24 37
Totals	$35,941 82	$41,591 75	$9,715 92	$18,610 92	$105,860 41
Increase by transfers	.....	8,941 82	.....	.....	8,941 82
	$35,941 82	$50,533 57	$9,715 92	$18,610 92	$114,802 23
Decrease by transfers	8,941 82	.....	.....	.....	8,941 82
Balance after transfers	$27,000 00	$50,533 57	$9,715 92	$18,610 92	$105,860 41
Disbursements during year	27,000 00	.....	1,066 97	4,169 09	32,236 06
Balance on hand December 31, 1909	.....	$50,533 57	$8,648 95	$14,441 83	$73,624 35

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	1,920	$1,973,500	348	$388,500
Benefit certificates written in 1909	53	41,000	12	8,500
Totals	1,973	$2,014,500	360	$397,000
Deduct terminated or decreased in 1909	66	65,500	9	8,000
Total benefit certificates in force December 31, 1909	1,907	$1,949,000	351	$389,000
Benefit certificates terminated by death in 1909	29	27,000	5	4,500
Benefit certificates terminated by lapse in 1909	37	18,500	4	3,500
Benefit certificates decreased in 1909	.....	2,000	.....	.....

Received in 1909 from members in New York:

Mortuary	$7,032 50
Sick	336 00
Expense	555,06
Total	$7,923 56

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	4	$3,500	.....	.....
Claims (face value) incurred in 1909	32	30,000	8	$7,000
Totals	36	$33,500	8	$7,000
Claims paid in 1909	29	27,000	5	4,500
Claims unpaid December 31, 1909	7	$6,500	3	$2,500

EXHIBIT OF SICK CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims incurred in 1909	25	$900	8	$354
Claims paid in 1909	25	900	8	354

MUTUAL INDEMNITY AND PROTECTIVE UNION

NEW HAVEN, CONN.

[Commenced business November, 1897.]

WALTER LEIGH, President FRED H. WALDRON, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	Subsequent years' assessments and premiums
Mortuary	$625 00
Sick and accident	7,750 53
Total	$8,375 53
Total paid by members	$8,375 53
Interest	320 63
Total Income	**$8,696 16**
Ledger Assets December 31, 1908	**9,578 52**
Total	**$18,274 68**

DISBURSEMENTS

Losses and claims:		
Death	$500 00	
Sick and accident	4,013 28	
Total benefits paid		$4,513 28
Commissions and fees to deputies or organizers		252 00
Salaries of managers and agents		178 50
Salaries and other compensation of officers and trustees		658 00
Compensation of office employees		48 50
Traveling and other expenses of officers, trustees and committees		16 85
Collection and remittance of assessments and dues		412 09
Advertising, printing and stationery		125 25
Postage, express, telegraph and telephone		162 87
Total Disbursements		**$6,367 34**
Balance		**$11,907 34**

LEDGER ASSETS

Book value of bonds	$1,947 44
Deposited in trust companies and banks *on interest*	8,162 50
Cash in association's office and in banks *not on interest*	1,797 40
Total	**$11,907 34**

NON-LEDGER ASSETS

Interest due and accrued	$179 83
Gross Assets	**$12,087 17**

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value	87 44
Total admitted Assets	**$11,999 73**

LIABILITIES

Policy or certificate claims:		
Due and unpaid	$265	
Resisted	250	
Total		$515 00
Advance assessments		30 00
Total Liabilities		**$545 00**

EXHIBIT OF FUNDS

	Sick and accident	Totals
Balance on hand December 31, 1908	$9,578 52	$9,578 52
Receipts per *Income Exhibit*, viz.:		
Medical examiners' fees	8,375 53	8,375 53
All other dues and assessments	320 63	320 63
Totals	$18,274 68	$18,274 68
Disbursements during year	6,367 34	6,367 34
Balance on hand December 31, 1909	$11,907 34	$11,907 34

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	659	$82,375	128	$16,000
Benefit certificates written in 1909	102	12,750	69	8,625
Totals	761	$95,125	197	$24,625
Deduct terminated or decreased in 1909	90	11,250	24	3,000
Total benefit certificates in force December 31, 1909	671	$83,875	173	$21,625
Benefit certificates terminated by death in 1909	5	625	1	125
Benefit certificates decreased in 1909	85	10,625	23	2,875

Received in 1909 from members in New York:	
Mortuary	$2,964 00

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims (face value) incurred in 1909	5	$625	1	$125
Claims paid in 1909	4	500	1	125
Claims unpaid December 31, 1909	1	$125	.....	.....

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims incurred in 1909	91	$4,278	44	$1,823
Claims paid in 1909	86	4,013	44	1,823
Claims unpaid December 31, 1909	5	$265	.....	.....

SCHEDULE OF BONDS OWNED

	Book value	Par value	Co & dep't market value
Consolidated R R Co guar by the N Y N H & H R R 1955 4s	$1,947	$2,000	$1,860

NATIONAL BENEVOLENT LEGION

BINGHAMTON, N. Y.

[Commenced business March 2, 1886.]

E. K. HANLEY, President A. J. PUGH, Secretary

Attorney for service of process in the State of New York, AUGUSTUS BABCOCK, Binghamton, N. Y.

INCOME	First year's assessments and premiums
Expense	$42 23
Ledger Assets December 31, 1908	**23 50**
Total	**$65 73**

DISBURSEMENTS

Losses and claims	$42 23
Balance	**$23 50**

LEDGER ASSETS

Deposited in trust companies and banks *on interest*	$23 50

EXHIBIT OF FUNDS

Balance on hand December 31, 1908		$23 50
Receipts per *Income Exhibit*, viz.: First year's assessments and premiums	$42 23	42 23
Totals	$42 23	$65 73
Disbursements during year	42 23	42 23
Balance on hand December 31, 1909		$23 50

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1908	21	$4,000
Benefit certificates written in 1909	53	26,500
Totals	74	$30,500
Deduct terminated or decreased in 1909	21	4,000
Total benefit certificates in force December 31, 1909	53	$26,500
Benefit certificates terminated by lapse in 1909	21	4,000

Received in 1909 from members in New York: Expense	$42 23

THE NATIONAL PROTECTIVE LEGION

WAVERLY, N. Y.

[Commenced business October 16, 1890.]

GEORGE A. SCOTT, President H. C. LOCKWOOD, Secretary

Attorney for service of process in the State of New York, F. L. HOWARD, Waverly, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax
Mortuary	.....	$13,919 07	$105,640 33	.....
Benefit	.....	133,662 50	2,442,007 15	.....
Sick and accident	.....	9,380 26	175 54	.....
Expense	$141 50	68,206 94	182,845 39	$1,763 50
Expense	$141 50	$225,168 77	$2,730,668 41	$1,763 50

Total paid by members		$2,957,742 18
Interest		106,971 38
Rents		3,887 50
Sale of lodge supplies		25,159 48
Profit on sale of securities		6,990 19
Checks returned		5,309 93
Borrowed money		13,150 00
From all other sources		1,747 89
Total Income		**$3,120,958 55**
Ledger Assets December 31, 1908		**2,612,514 24**
Total		**$5,733,472 79**

DISBURSEMENTS

Losses and claims:		
Death	$229,767 62	
Disability	527,062 44	
Sick and accident	9,529 00	
Old age benefits	1,000 01	
Dividends distributed on contracts matured in 1910	2,698,553 05	
Total benefits paid		$3,465,912 12
Commissions and fees to deputies or organizers		43,596 00
Salaries of deputies and organizers		71,607 98
Salaries of officers and trustees		21,275 08
Salaries and all other compensation of office employees		30,858 39
Medical examiners' fees and salaries		12,181 85
Traveling and other expenses of officers, trustees and committees		5,883 96
Insurance department fees		426 70
Rents		19,050 62
Advertising, printing and stationery		6,481 40

Postage, express, freight, telegraph and telephone	$18,751 22
Lodge supplies	94 72
Official publication, etc	14,265 39
Expense of supreme lodge meeting	9,834 08
Legal expenses	4,610 95
Furniture and fixtures	1,400 78
Taxes, repairs and other expenses on real estate	1,314 98
Loss on sale of securities	5,635 20
Bonding officers	2,748 40
Borrowed money repaid, $11,850; interest thereon, $225	12,075 00
Organizer's traveling expenses	10,271 63
All other disbursements	9,850 03
Total Disbursements	**$3,768,126 48**
Balance	**$1,965,346 31**

LEDGER ASSETS

Book value of real estate	$70,289 21
Mortgage loans	147,300 00
Book value of bonds	1,709,619 66
Deposited in trust companies and bank *on interest*	25,000 00
Deposited in banks *not on interest*	13,137 44
Total	**$1,965,346 31**

NON-LEDGER ASSETS

Interest due and accrued	32,546 25
Rents due	212 50
Defiance Gas and Electric Co. stock	900 00
Disability loans	395,427 50
Assessments actually collected by subordinate lodges not yet received by supreme lodge	215,312 22
Fixtures, supplies and printing plant	79,698 28
Fixtures and supplies in hands of organizers	20,868 60
Due for supplies and regalia	26,297 80
Gross Assets	**$2,736,609 46**

DEDUCT ASSETS NOT ADMITTED

Defiance Gas and Electric Co. stock	$900 00	
Disability loans	395,427 50	
Due for supplies and regalia	26,297 80	
Book value of bonds over market value	82,246 16	
Fixtures, supplies and printing plant	79,698 28	
Fixtures and supplies in hands of organizers	20,868 60	
Total		605,438 34
Total admitted Assets		**$2,131,171 12**

LIABILITIES

Policy or certificate claims:		
Resisted	$12,000 00	
Reported, not yet adjusted	18,667 75	
Total		$30,667 75
Salaries and miscellaneous accounts		4,513 72
Borrowed money		1,300 00
Total Liabilities		**$36,481 47**

EXHIBIT OF FUNDS

	Mortuary	Benefit	Sick and accident	Expense	Totals
Balance on hand December 31, 1908.	$89,311 87	$2,520,559 68	$55 85	$2,586 84	$2,612,514 24
Receipts per *Income Exhibit*, viz.:					
Membership fees	.....	.....	.....	141 50	141 50
First year's assessments and premiums	13,919 07	133,662 50	9,380 26	68,206 94	225,168 77
Subsequent years' assessments and premiums	105,640 33	2,442,007 15	175 54	182,845 39	2,730,668 41
Dues and per capita tax	.....	.....	.....	1,763 50	1,763 50
Interests and rents	6,059 60	104,799 28	.....	.....	110,858 88
Sale of Lodge supplies	.....	.....	.....	25,159 48	25,159 48
From all other sources	3,000 00	10,321 49	1,395 00	12,481 52	27,198 01
Totals	$217,930 87	$5,211,350 10	$11,006 65	$293,185 17	$5,733,472 79
Disbursements during year	103,917 46	3,361,188 24	10,969 00	292,051 78	3,768,126 43
Balance on hand December 31, 1909	$114,013 41	$1,850,161 86	$37 65	$1,133 39	$1,965,346 31

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	164,851	$37,396,175	69,404	$14,303,165
Benefit certificates written in 1909	13,755	4,410,773	2,988	481,125
Benefit certificates increased in 1909	.....	6,042,870	.....	2,589,840
Totals	178,606	$47,849,818	72,392	$17,374,130
Deducted terminated or deceased in 1909	41,249	11,358,553	17,293	5,383,374
Total benefit certificates in force December 31, 1909	137,357	$36,491,265	55,099	$11,990,756
Benefit certificates terminated by death in 1909	971	229,768	433	85,426
Benefit certificates terminated by lapse in 1909	15,375	5,185,915	4,698	1,125,805
Benefit certificates terminated by expiry in 1909	24,903	5,942,870	12,162	4,172,143

Received in 1909 from members in New York:

Mortuary	$38,361 50
Disability	1,087,918 05
Sick and accident	474 65
Expense	96,474 54
Total	$1,223,228 74

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims (face value) incurred in 1909	986	$257,631	435	$89,762
Claims paid in 1909	971	229,768	433	85,426
Balance	15	$27,863	2	$4,336

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Saved by compromising or or scaling down claims in 1909	.....	$3,363	.....	$1,836
Claims unpaid December 31, 1909	15	$24,500	2	$2,500

EXHIBIT OF DISABILITY CLAIMS — CLASS B

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	134	$7,215	66	$3,480
Claims incurred in 1909	14,025	671,124	7,018	322,507
Totals	14,159	$678,339	7,084	$325,987
Claims paid in 1909	12,771	527,062	6,460	259,124
Balance	1,388	$151,277	624	$66,863
Saved by compromising or scaling down claims in 1909	.....	80,356	.....	35,875
Claims rejected in 1909	1,288	64,943	582	28,671
Claims unpaid December 31, 1909	100	5,978	42	2,317

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims incurred in 1909	474	$10,992	15	$370
Claims paid in 1909	406	9,529	13	340
Claims rejected in 1909	61	1,273	2	30
Claims unpaid December 31, 1909	7	190	.....	.....

EXHIBIT OF OLD AGE AND OTHER DIVIDEND CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims incurred in 1909	25,875	$2,699,553	13,249	$1,287,870
Claims paid in 1909	25,875	2,699,553	13,249	1,287,870

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Allegan Mich city of 1918–21 4s	$4,000	$4,000	$4,000	$4,000
Archeluta co Colo 1922 5s	5,325	5,000	5,000	5,000
Archeluta co Colo 1918 6s	5,325	5,000	5,250	5,250
Atlantic Coast Line R R 1952 4s	19,300	20,000	19,200	19,000
Atlantic Shore Line R R 1924 5s	9,500	10,000	6,500	6,500
Atlantic & Danville Ry Co 1948 4s	19,825	20,000	18,600	18,600
Aberdeen S D city of 1926 4½s	10,457	10,000	10,300	10,300
Atlantic Highlands N J 1916 5s	5,237	5,000	5,200	5,200

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Athens Pa Boro of 1907 4s	$6,000	$6,000	$6,000	$5,875
Alfred Maine L & P Co 1935 5s	9,200	10,000	9,500	9,500
Bayonne N J city of 1923 4½s	5,275	5,000	5,200	5,200
Baker City Oregon 1923 5s	5,325	5,000	5,300	5,300
Berryville Va city of 1930 5s	5,505	5,000	5,150	5,150
Boston & Worcester St Ry Co 1923 4½s	10,000	10,000	9,700	9,700
Butler Water Co Butler Pa 1931 5s	10,100	10,000	10,000	10,000
Baltimore & Ohio Ry Co 1948 4s	20,673	20,000	19,800	19,800
Boonville R R & Bridge Co 1951 4s	9,450	10,000	9,100	9,100
Buffalo & Susq Ry Co 1953 4½s	10,100	10,000	7,500	7,500
Bay City Gas Co Bay City Mich 1920 5s	4,950	5,000	4,900	4,900
Bijou Irrigation Dist Morgan co Col 1921 6s	15,000	15,000	15,000	15,000
Barnesboro Pa school dist 1924 4½s	6,630	6,500	6,500	6,500
Bullit co Ky 1913–21 5s	5,200	5,000	5,000	5,000
Bates co Mo drainage bonds 1917 6s	10,396	10,000	10,000	10,000
Cheyenne Wyo city of 1931 5s	5,537	5,000	5,050	5,050
Chicago Ill Elec Transit Co 1914 6s	5,851	5,000	3,750	3,750
Cleveland & So West Tract Co 1923 5s	4,950	5,000	4,200	4,200
Charleston W Va city of 1922 4s	5,175	5,000	5,000	5,000
Canton Akron Ry Co 1922 5s	15,000	15,000	14,250	14,250
Chaffee co Colo 1923 5s	5,356	5,000	5,050	5,050
Columbus O city of 1933 4s	20,800	20,000	20,200	20,200
Chicago Junction R R Co 1945 4s	10,100	10,000	9,400	9,400
Collinwood O city of 1926 4s	10,150	10,000	9,900	9,900
Chicago R I & Pac Ry Co 1934 4s	19,500	20,000	18,200	18,200
C B L & N Tract Co Columbus O 1921 5s	4,950	5,000	4,850	4,850
C C C & St L Ry Co 1993 4s	20,325	20,000	19,400	19,400
C C C & St L Ry Co 1939 4s	10,150	10,000	9,400	9,400
Central Pacific Ry Co 1st refdg 1949 4s	20,150	20,000	19,400	19,400
Cleveland O city of 1926 4s	20,550	20,000	20,400	20,400
Connecticut River Power Co 1937 5s	13,800	15,000	13,800	13,800
Connecticut River Power Co 1937 5s				
Clairborne co Tenn 1936 4½s	10,275	10,000	10,000	10,000
Coahoma co Miss 1930 4½s	10,287	10,000	10,200	10,200
Cicero & Proviso St Ry Co Ill 1915 5s	19,100	20,000	14,000	14,000
Calumet & So Chicago R R 1927 5s	10,000	10,000	10,200	10,200
Colorado Springs Elec Co 1920 5s	9,550	10,000	10,100	10,100
Danville St Ry & Light Co Ill 1925 5s	5,132	5,000	5,000	5,000
Danville Va city of 1931 4s	5,087	5,000	4,900	4,900
Defiance Gas & El Co 1923 5s	7,250	7,300	3,650	3,650
Durham N C city of 1941 4½s	5,475	5,000	5,200	5,200
Donora Pa Boro of 1914 4½s	5,300	5,000	5,100	5,100

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Danville Urbana & Champlain R R 1923 5s.....	$9,950	$10,000	$9,400	$9,400
Des Moines Iowa Ry Co 1921 5s	5,169	5,000	4,600	4,600
Deer Lodge co Mont 1922 4½s	5,275	5,000	5,000	5,000
Duluth Minn City of 1932 4s	5,275	5,000	4,800	4,800
Dayton O city of 1920 4s.	10,325	10,000	10,100	10,100
Dallas Tex Elec corp 1922 5s	4,900	5,000	4,700	4,700
Denver & Rio Grande Ry Co 1936 4s.....	20,275	20,000	19,000	19,000
Des Moines & Ft Dodge R R Co 1935 4s.....	29,675	30,000	27,000	27,000
Dyersburg Tenn Water & L 1922 4s.....	9,500	10,000	9,500	9,500
Dallas Tex Elec Corp 1922 5s	4,900	5,000	4,700	4,700
Dallas Tex Elec Corp 1922 5s	9,100	10,000	9,400	9,400
Denver Suburban Homes 1917 6s	9,750	10,000	9,800	9,800
El Paso Co Cal School Dist No 1 1917 4½s.....	5,187	5,000	5,000	5,000
Electric Development Co Ontario Can 1933 5s...	9,400	10,000	8,500	8,500
Elyria O city of 1910 4s.	5,100	5,000	5,000	5,000
Evansville & Princeton Tract Co Ind 1923 5s..	6,860	7,000	6,860	6,860
Eagle River Wis city of 1913 5s	10,541	10,000	10,200	10,200
Erie R R Co 1936 4s....	40,150	40,000	34,800	34,800
Electrical Development Co 1933 5s	9,400	10,000	8,500	8,500
El Paso Tex city pav bds 1948 5s	10,450	10,000	10,300	10,300
Eden Irrig & Land Co 1916 6s	4,850	5,000	5,050	5,050
Fairmount W Va city of 1936 4½s	5,285	5,000	5,050	5,050
Fremont O city of 1910–11 4s	3,104	3,000	3,000	3,000
Fonda J & G R R 1952 4½s	10,000	10,000	8,700	8,700
Fairview Mich city of 1919 6s	15,338	15,000	13,500	13,500
Ft Wayne Van Wert & Lima T Co 1930 5s....	9,300	10,000	8,300	8,300
Garfield co Col 1921 5s..	5.368	5.000	5,100	5,100
Grossdale Ill city of 1908–12 4s	4,040	4,000	4,000	4,000
Hamilton co Ia 1912 5½s	5,654	5,450	5,613	5,613
Houston Elec Co 1925 5s.	9,750	10,000	9,800	9,800
Hutchinson Kan W L & P Co 1928 4s.....	9,000	10,000	6,500	6,500
High Point N C city of 1938 5s	10,475	10,000	10,400	10,400
Illinois Cent R R 1953 4s.	10,250	10,000	10,000	10,000
Indianapolis & East Ry Co 1927 5s	9,850	10,000	9,400	9,400
Indianapolis N Tract Co 1932 5s	4,950	5,000	4,550	4,550
Idaho Ore L & P Co 1919 6s	9,500	10,000	9,500	9,500
Jersey City N J city of 1932 4s	5,150	5,000	5,100	5,100
Jersey City N J city of opt 4s	10,250	10,000	10,000	10,000
Jacksonville Ill 1931 5s...	4,750	5,000	4,900	4,900
King co Wash Seattle school dist No 1 1922 4s	5,250	5,000	4,950	4,950
Kearney N J town of 1911 4s	5,125	5,000	5,000	5,000
Kans City & Westport Belt Ry Co 1926 5s.....	10,000	10,000	9,700	9,700
Lewiston Idaho city of 1922 5s	5,350	5,000	5,050	5,050
Lorain O city of 1917 4s..	5,250	5,000	5,000	5,000
Long Island R R Co 1st refndg 1949 4s.....	20,400	20,000	19,000	19,800

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
L S & M S Ry Co 1928 4s.	$40,500	$40,000	$38,400	$38,400
Lake co Col 1921 4s.....	5,000	5,000	4,250	4,250
Leadville Col Gas & Elec Co 1924 6s.....	10,000	10,000	9,000	9,000
Long Island Ry Co gen 1938 4s	7,946	8,000	7,760	7,760
Lisbon N D city of 1912–26 7s	10,793	10,000	10,600	10,625
Leavenworth Kan L H & P Co 1923 5s.....	9,450	10,000	9,500	9,500
Madison co N Y Oneida Gas & El Co 1932 5s...	5,000	5,000	4,000	4,000
Montana Lewis & Clark co school dist No 1 1922 4½s	5,419	5,000	4,750	5,050
Marin Cal co of 1916–19 5s	5,636	5,000	5,300	5,305
Muskogee Ind Ter city of 1932 5s	5,675	5,000	5,450	5,450
Mo Pac Ry Co 1917 5s...	15,731	15,000	15,150	15,150
Municipal Gas & Elec Co Rochester N Y 1942 4½s	15,050	15,000	14,550	14,550
Mt Airy N C city of 1933 5s	5,481	5,000	5,200	5,200
Madison co Tenn 1945 4s.	10,000	10,000	9,700	9,700
Muskogee Ind Ter city of 1925 4½s	10,500	10,000	10,100	10,100
Manistique Mich city of 1914 5s	10,576	10,000	10,200	10,200
Medford Wis town & city of 1922 4s.....	5,150	5,000	4,900	4,900
Massachusetts Co 1937 5s	9,200	10,000	9,200	9,200
New Hanover N C co of 1927 4½s	5,000	5,000	5,250	5,250
Norfolk Va city of 1932 4s	5,150	5,000	4,800	4,800
Norfolk & West Ry Co 1996 4s	20,375	20,000	19,600	19,600
N Y C & H R R R Co 1934 4s	35,475	35,000	33,600	33,600
Norwich Brew Co Norwich N Y 1912 6s.....	5,005	5,000	5,000	5,000
Norfolk Neb city of 1919 4½s	3,000	3,000	3,060	3,060
New York N Y city of 1914–28 3½s	19,850	20,000	19,400	19,000
North Yakima Wash city of 1926 4s.....	5,000	5,000	4,800	4,800
Northern Pac & Gt Nor C B & Q coll 1921 4s....	20,000	20,000	19,400	19,400
Nevada Cal Power Co 1297 6s	9,900	10,000	9,900	9,900
Nichos Water Co Nichols N Y 1926 5s.....	10,000	10,000	10,000	10,000
New York N Y city of 1953 3½s	9,400	10,000	9,700	9,000
New York city N Y schools 1953 3½s	9,400	10,000	9,700	9,000
Ogden, Utah, city of, 1922 4s	10,200	10,000	9,900	9,900
Ontario Power Co Niagara Falls N Y 1943 5s.....	10,000	10,000	9,600	9,600
Ogdensburg & Lake Champlain Ry Co 1948 4s...	5,978	6,000	5,460	5,460
Omaha El Lt & P Co 1933 5s	10,200	10,000	9,900	9,900
Park Ridge N J boro of 1910 5s	5,400	5,000	5,000	5,000
Portsmouth Va city of 1930 4s	5,200	5,000	4,900	4,900
Pere Marquette R R Co 1932 4½s	5,050	5,000	4,700	4,900
Pana Coal Co Ill 1913 6s.	9,900	10,000	10,000	10,000
Portsmouth Va city of 1931 4s	5,000	5,000	4,900	4,900
Pentwater Mich township of 1917–19 5s	5,159	5,000	5,200	5,185
Peekskill Lt & R R Co N Y 1930 5s	5,000	5,000	5,000	4,900
Peoria & East Ry Co 1940 4s	10,075	10,000	9,300	9,300
Pensacola Fla city of 1936 4½s	10,300	10,000	10,000	10,000

SCHEDULE OF BONDS OWNED — Concluded

	Book value	Par value	Company market value	Department market value
Paris Ill Gas & Elec Co 1935 5s	$9,700	$10,000	$9,500	$9,600
Rushton La town of 1929–33 5s	5,275	5,000	5,150	5,160
Red Lake co Minn 1911 4½s	4,190	4,000	4,000	4,000
Rio Grande & West Ry Co 1939 4s	14,912	15,000	14,250	14,250
St Clare Mich city of 1921 4½s	5,323	5,000	5,100	5,100
Swift & Co's Chicago Ill 1914 5s	5,280	5,000	5,000	5,000
Sault Ste Marie Mich city of 1932 4s	5,250	5,000	4,900	4,900
St Louis co Minn 1912 5s	5,250	5,000	5,100	5,100
Schenectady Ry Co 1941 4½s	7,358	7,000	7,000	7,000
Southern Ry Co Mobile & Ohio coll 1938 4s	28,705	30,000	27,000	27,000
Salem O city of 1910 5s	2,119	2,000	2,020	2,020
Salt Lake City, Utah 1920 4s	5,125	5,000	4,950	4,950
South Haven Mich city of 1934 4½s	5,100	5,000	5,000	5,000
So St Paul Minn city of 1911 4½s	10,264	10,000	10,000	10,000
Sciota Val & N Eng R R Co 1989 4s	10,225	10,000	9,600	9,600
Silver Bow co Mont 1921 4s	5,100	5,000	4,900	4,900
Southern Pac R R Co 1949 4s	9,475	10,000	9,200	9,200
Shreveport Water Co Shreveport La 1943 5s	19,900	20,000	20,000	20,000
Springfield Ill Coal Min Co 1923 5s	9,600	10,000	9,400	9,400
Silver Bow co Mont school dist No 1 1920 4½s	10,350	10,000	10,100	10,100
Salt Lake City Utah Jordan school dist 1926 4½s	10,200	10,000	10,200	10,200
Sioux City, Iowa, city of 1925 4½s	5,208	5,000	5,300	5,300
San Diego Cal school dist 1916 4½s	10,350	10,000	10,200	10,200
St L Iron Mt & So Ry Co 1933 4s	19,200	20,000	17,600	17,600
Sisterville W Va city of 1921 5s	10,450	10,000	10,300	10,300
Trenton N J Gas & Elec Co 1949 5s	5,425	5,000	5,250	5,250
Terminal R R Assn St Louis 1953 4s	20,400	20,000	19,600	19,600
Topeka Kans city of 1910 5s	5,200	5,000	5,000	5,000
Tampa Northern R R Co 1936 5s	18,000	20,000	18,600	18,600
Utica N Y Elec Lt & P Co 1950 5s	5,392	5,000	5,150	5,150
United Elec L & P Co Baltimore Md 1929 4½s	19,613	20,000	18,600	18,600
Victor City Col 1916 5s	20,200	20,000	20,000	20,000
West Bay City Mich 1929 4s	5,200	5,000	4,950	4,950
Weston Ore city of 1909 5½s	6,300	6,000	5,700	6,000
Wisner Neb city of 1924 4½s	5,097	5,000	4,850	5,000
Ward co N D 1925 4½s	5,237	5,000	5,150	5,150
Winnebago co Iowa 1910 6s	5,225	5,000	5,050	5,050
Totals	$1,709,620	$1,699,250	$1,627,373	$1,627,023

NATIONAL UNION

TOLEDO, OHIO

[Commenced business June, 1881.]

HARRY E. EVANS, President EDWIN A. MYERS, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax	All other dues and assessments
Mortuary	.....	$35,516 11	$1,953,633 43	.....	.....
Reserve	.....	6,480 00	353,520 00	.....	.....
Expense	$18,143 95	2,707 10	147,981 70	$330 00	$2,469 14
Totals	$18,143 95	$44,703 21	$2,455,135 13	$330 00	$2,469 14

Total paid by members	$2,520,781 43
Interest	65,539 88
Sale of lodge supplies	1,084 44
Total Income	**$2,587,405 75**
Ledger Assets December 31, 1908	**1,481,784 72**
Total	**$4,069,190 47**

DISBURSEMENTS

Losses and claims:	
Death	$1,920,895 00
Commissions and fees to deputies or organizers	35,689 12
Salaries of deputies and organizers	46,500 26
Salaries of managers and agents	3,000 00
Salaries and other compensation of officers and trustees	16,629 32
Salaries and other compensation of committees	1,950 00
Salaries of office employees	14,306 50
Medical examiners' fees and salaries	26,620 00
Traveling and other expenses of officers, trustees and committees	17,145 17
Insurance department fees	485 00
Advertising, printing and stationery	9,942 47
Postage, express, telegraph and telephone	4,294 78
Lodge supplies	1,176 47
Official publication	9,350 70
Legal expenses	2,329 35
Furniture and fixtures	1,527 78
Taxes, repairs and other expenses on real estate	2,492 81
Charged off book value of bonds	20,356 21

Fraternal congress	$888 20
Cabinets	3,305 15
Care of securities	868 37
Returned to councils and members	217 14
Prizes	1,750 00
Premiums on council bonds	1,484 18
Actuary	325 00
Local headquarters expense	3,930 07
Field department expense	14,866 70
Total Disbursements	**$2,162,325 75**
Balance	**$1,906,864 72**

LEDGER ASSETS

Book value of real estate	$49,453 65
Book value of bonds	1,605,548 00
Deposited in trust companies and banks *on interest*	251,863 07
Total	**$1,906,864 72**

NON-LEDGER ASSETS

Interest accrued	874 19
Market value of bonds over book value	66,022 01
Assessments actually collected by subordinate lodges not yet received by supreme lodge	203,481 00
Total Assets	**$2,177,241 92**

LIABILITIES

Policy or certificate claims:		
Resisted	$11,000	
Reported, not yet adjusted	192,000	
Total		$203,000 00
Salaries and miscellaneous accounts		7,098 99
Total Liabilities		**$210,998 99**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Building	Expense	Totals
Balance on hand December 31, 1908	$133,906 86	$1,208,564 65	$49,453 65	$89,859 56	$1,481,784 72
Receipts per *Income Exhibit*, viz.:					
Membership fees	.....	.....	.....	18,143 95	18,143 95
First year's assessments and premiums	35,516 11	6,480 00	.....	2,707 10	44,703 21
Subsequent years' assessments and premiums	1,953,633 43	353,520 00	.....	147,981 70	2,455,135 13
Dues and per capita tax	.....	.....	.....	330 00	330 00
All other dues and assessments	.....	.....	.....	2,469 14	2,469 14
Interests and rents	6,529 44	57,674 34	.....	1,336 10	65,539 88
Sale of Lodge supplies	.....	.....	.....	1,084 44	1,084 44
Totals	$2,129,585 84	$1,626,238 99	$49,453 65	$263,911 99	$4,069,190 47
Disbursements during year	1,920,895 00	20,356 21	.....	221,074 54	2,162,325 75
Balance on hand December 31, 1909	$208,690 84	$1,605,882 78	$49,453 65	$42,837 45	$1,906,864 72

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	60,766	$124,924,000	2,464	$4,654,000
Benefit certificates written in 1909	9,553	11,771,000	429	529,000
Benefit certificates increased in 1909	.....	147,000	.....	13,000
Totals	70,319	$136,842,000	2,893	$5,196,000
Deduct terminated or decreased in 1909	6,669	10,618,000	318	430,000
Total benefit certificates in force December 31, 1909	63,650	$126,224,000	2,575	$4,766,000
Benefit certificates terminated by death in 1909	796	1,957,000	19	41,000
Benefit certificates terminated by lapse in 1909	5,873	8,308,000	299	382,000
Benefit certificates decreased in 1909	.....	353,000	.....	7,000

Received in 1909 from members in New York $75,141 74

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	76	$172,000	3	$7,000
Claims (face value) incurred in 1909	796	1,957,000	19	41,000
Totals	872	$2,129,000	22	$48,000
Claims paid in 1909	787	1,920,895	20	44,750
Balance	85	$208,105	2	$3,250
Saved by compromising or scaling down claims in 1909	.....	5,105	.....	250
Claims unpaid December 31, 1909	85	$203,000	2	$3,000

SCHEDULE OF BONDS OWNED

	Book and par value	Company market value	Department market value
Ashtabula O subway 1925 4s	$3,000	$3,070	$3,030
Ashtabula O subway 1926 4s	3,000	3,074	3,060
Ashtabula O subway 1927 4s	3,000	3,078	3,060
Ashtabula O subway 1928 4s	3,000	3,080	3,060
Ashtabula co O road 1917 4½s	2,000	2,086	2,060
Ashtabula co O road 1918 4½s	2,000	2,095	2,080
Ashtabula co O road 1919 4½s	2,000	2,105	2,080
Buncombe co N C fndg 1939 4½s	2,000	2,080	2,080
Cambridge O fndg 1910 4s	1,000	1,000	1,000
Cambridge O fndg 1911 4s	1,000	1,001	1,000
Cambridge O fndg 1912 4s	1,000	1,004	1,000
Cambridge O fndg 1913 4s	1,000	1,005	1,000
Cambridge O fndg 1920 4s	1,000	1,017	1,000
Camb'idge O fndg 1921 4s	1,000	1,017	1,000
Cambridge O fndg 1922 4s	1,000	1,019	1,000
Cambridge O paving & sewer 1923 4½s	12,000	12,824	12,840
Cambridge O sewer 1925 4½s	5,000	5,372	5,400
Canton O street imp 1910 5s	11,900	11,940	12,019
Canton O imp 1910 4½s	2,900	2,915	2,900
Canton O imp 1911 4½s	2,900	2,933	2,929

SCHEDULE OF BONDS OWNED — Continued

	Book and par value	Company market value	Department market value
Canton O imp 1912 4½s	$2,000	$2,050	$2,020
Canton O imp 1910 4½s	1,000	1,005	1,000
Canton O imp 1912 4½s	1,000	1,010	1,010
Canton O imp 1911 4½s	1,000	1,016	1,010
Canton O water works 1911 4½s	5,000	5,046	5,050
Canton O water works 1914 4½s	10,000	10,264	10,300
Canton O sewer 1914 5s	800	835	840
Canton O sewer 1914 4½s	5,300	5,431	5,459
Canton O sewer 1919 4½s	6,000	6,299	6,300
Canton imp 1913 4½s	10,000	10,192	10,200
Canton O imp 1914 4½s	19,000	19,567	19,570
Canton O sewer 1919 4½s	4,000	4,208	4,200
Canton O fire dept 1926 4s	10,000	10,243	10,200
Chicago Ill fdg 1913 4s	20,000	20,000	20,000
Chicago Ill permanent imp 1923 4s	55,000	55,550	55,550
Cleveland O water works reg 1926 4s	100,000	102,465	102,000
Cleveland O grade crossing 1930 4s	6,000	6,168	6,120
Cleveland O sewer 1930 4¼	7,000	7,399	7,350
Columbus O imp 1913 4s	10,000	10,068	10,100
Conneaut O refdg 1917 5s	3,000	3,205	3,150
Conneaut O refdg 1918 5s	3,000	3,229	3,150
Coshocton O street imp 1910 4½s	2,000	2,008	2,000
Coshocton O street imp 1911 4½s	2,000	2,020	2,020
Coshocton O street imp 1912 4½s	2,000	2,032	2,020
Coshocton O street imp 1913 4½s	2,000	2,044	2,040
Coshocton O street imp 1914 4½s	2,000	2,055	2,060
Coshocton O street imp 1915 4½s	2,000	2,065	2,060
Coshocton O street imp 1916 4½s	2,000	2,076	2,080
Coshocton O street imp 1917 4½s	2,000	2,085	2,080
Coshocton O street imp 1918 4½s	2,000	2,095	2,080
Cuyahoga co O road 1914 4½s	7,000	7,196	7,210
Cuyahoga co O road 1915 4½s	9,000	9,275	9,270
Cuyahoga co O road 1915 4½s	9,000	9,298	9,270
Cuyahoga co O road 1916 4½s	9,000	9,323	9,360
Cuyahoga co O road 1916 4½s	9,000	9,344	9,360
Cuyahoga co O road 1917 4½s	9,000	9,367	9,360
Cuyahoga co O road 1917 4½s	9,000	9,389	9,360
Cuyahoga co O road 1918 4½s	9,000	9,410	9,360
Cuyahoga co O road 1918 4½s	10,000	10,479	10,400
Cuyahoga co O road 1919 4½s	10,000	10,502	10,500
Cuyahoga co O road 1919 4½s	10,000	10,524	10,500
Cuyahoga co O public buildings 1919 4s	21,000	21,254	21,210
Cuyahoga co O public buildings 1922 4s	9,000	9,135	9,090
Cuyahoga co O imp 1918 4½s	4,000	4,191	4,160
Cuyahoga co O imp 1919 4½s	6,000	6,315	6,300
Cuyahoga co O public imp 1924 4s	11,000	11,246	11,110
Cuyahoga co O public imp 1925 4s	14,000	14,330	14,140
Cuyahoga co O public buildings 1923 4½s	11,000	11,758	11,770
Cuyahoga co O public buildings 1924 4½s	11,000	11,739	11,770
Cuyahoga co O public buildings 1925 4½s	11,000	11,838	11,770
Cuyahoga co O public buildings 1926 4½s	11,000	11,877	11,880
Cuyahoga co O public buildings 1927 4½s	11,000	11,913	11,880
Dayton O storm sewer 1913 4s	18,000	18,114	18,000
Dayton O storm sewer 1914 4s	7,000	7,056	7,070
Dayton O storm sewer 1918 4s	10,000	10,097	10,100
Defiance co O bridge 1913 4½s	5,000	5,110	5,100
Defiance co O bridge 1914 4½s	4,000	4,110	4,080
Defiance co O bridge 1916 4½s	4,000	4,195	4,120
Delaware co O road 1919 4½s	6,000	6,299	6,240
Delaware co O road 1919 4½s	6,000	6,312	6,240
Elyria O bridge 1911 5s	2,000	2,026	2,040
Elyria O bridge 1912 5s	2,000	2,047	2,060
Elyria O bridge 1916 5s	2,000	2,125	2,120
Elyria O bridge 1917 5s	3,000	3,214	3,210
Elyria O bridge 1918 5s	1,000	1,079	1,080
Elyria O bridge 1919 5s	3,000	3,264	3,270
Elyria O bridge 1920 5s	3,000	3,288	3,300
Elyria O bridge 1921 5s	2,000	2,207	2,200
Elyria O water works 1933 4s	2,000	2,046	2,040
Elyria O water works 1934 4s	5,000	5,117	5,100
Elyria O water works 1935 4s	5,000	5,120	5,100
Elyria O water works 1936 4s	5,000	5,124	5,100
Elyria O water works 1937 4s	5,000	5,126	5,100

SCHEDULE OF BONDS OWNED — Continued

	Book and par value	Company market value	Department market value
Findlay O paving 1910 5s	$1,000	$1,010	$1,010
Findlay O paving 1911 5s	1,000	1,021	1,020
Findlay O paving 1912 5s	1,000	1,031	1,030
Findlay O paving 1913 5s	1,000	1,036	1,040
Findlay O paving 1913 5s	2,000	2,082	2,080
Findlay O paving 1914 5s	2,000	2,093	2,100
Findlay O refdg 1918 4½s	1,000	1,045	1,050
Findlay O refdg 1919 4½s	1,000	1,049	1,050
Findlay O refdg 1920 4½s	1,000	1,055	1,050
Glenville O street imp 1910 5s	6,000	6,045	6,060
Glenville O street imp 1911 5s	6,000	6,110	6,060
Glenville O street imp 1912 5s	6,000	6,174	6,120
Glenville O street imp 1913 5s	6,000	6,234	6,180
Grand Island Neb refdg 1925 4s	25,000	25,000	22,750
Hamilton O sewer 1921 4s	20,000	20,374	20,200
Hancock co O bridge 1914 5s	5,000	5,246	5,200
Hancock co O bridge 1915 5s	5,000	5,292	5,250
Hancock co O bridge 1916 5s	5,000	5,337	5,250
Hancock co O bridge 1917 5s	5,000	5,389	5,300
Hamilton co O bridge 1918 5s	5,000	5,422	5,300
Hancock co O bridge 1929 4s	5,000	5,101	5,000
Hancock co O bridge 1930 4s	10,000	10,209	10,000
Jackson co O turnpike 1931 4s	7,000	7,203	7,140
Lucas co O road 1916 4½s	1,000	1,038	1,040
Lucas co O road 1917 4½s	2,000	2,086	2,080
Lucas co O road 1918 4½s	1,500	1,572	1,560
Lucas co O bridge 1914 4s	1,500	1,513	1,515
Lucas co O bridge 1915 4s	1,500	1,515	1,515
Lucas co O bridge 1916 4s	2,500	2,529	2,525
Lucas co O bridge 1917 4s	1,500	1,519	1,515
Lucas co O bridge 1918 4s	2,000	2,030	2,020
Lucas co O bridge 1919 4s	1,500	1,524	1,515
Lucas co O bridge 1920 4s	2,000	2,035	2,020
Lucas co O bridge 1921 4s	1,000	1,019	1,010
Lucas co O bridge 1922 4s	2,000	2,040	2,020
Lucas co O bridge 1923 4s	1,500	1,532	1,515
Lucas co O bridge 1924 4s	2,000	2,044	2,020
Lucas co O bridge 1925 4s	1,500	1,535	1,515
Lucas co O bridge 1926 4s	500	512	510
Lucas co O bridge 1923 4½s	2,000	2,147	2,140
Lucas co O bridge 1924 4½s	4,000	4,312	4,280
Lucas co O bridge 1925 4½s	4,000	4,327	4,280
Mahoning co O bridge 1910 4½s	2,000	2,009	2,000
Mahoning co O bridge 1911 4½s	2,000	2,022	2,020
Mahoning co O bridge 1912 4½s	2,000	2,035	2,020
Mahoning co O bridge 1913 4½s	2,000	2,048	2,020
Mahoning co O bridge 1914 4½s	2,000	2,059	2,040
Mahoning co O bridge 1915 4½s	2,000	2,071	2,040
Mahoning co O bridge 1916 4½s	2,000	2,081	2,060
Mahoning co O bridge 1917 4½s	2,000	2,093	2,060
Mahoning co O courthouse 1935 4½s	3,000	3,538	3,240
Mahoning co O courthouse 1935 4½s	11,000	12,255	11,880
Mahoning co O courthouse 1936 4½s	17,000	18,961	18,360
Mahoning co O courthouse 1936 4½s	16,000	17,868	17,280
Mahoning co O courthouse 1937 4½s	16,000	17,886	17,280
Mahoning co O courthouse 1937 4½s	7,000	7,834	7,560
Marion O park 1919 4s	1,500	1,518	1,515
Marion O park 1919 4s	1,500	1,518	1,515
Marion O park 1920 4s	1,500	1,518	1,515
Marion O park 1920 4s	1,500	1,519	1,515
Marion O park 1921 4s	1,500	1,521	1,515
Marion O park 1921 4s	1,500	1,521	1,515
Marion O park 1922 4s	1,500	1,522	1,515
Marion O park 1922 4s	1,500	1,522	1,515
Marion O park 1923 4s	1,500	1,523	1,515
Marion O park 1923 4s	1,500	1,524	1,515
Marion O park 1924 4s	1,500	1,524	1,515
Marion O park 1924 4s	1,500	1,525	1,515
Marion O park 1925 4s	1,500	1,526	1,515
Marion O park 1925 4s	1,500	1,526	1,515
Marion O park 1926 4s	1,500	1,527	1,530
Marion O park 1926 4s	1,500	1,527	1,530
Marion O park 1927 4s	1,500	1,528	1,530
Marion O park 1927 4s	1,500	1,529	1,530
Marion O park 1928 4s	1,500	1,529	1,530
Marion O park 1928 4s	1,500	1,530	1,530
Marion O park 1929 4s	500	510	510

SCHEDULE OF BONDS OWNED — Continued

	Book and par value	Company market value	Department market value
Marion O street imp 1910 4s	$730	$730	$730
Marion O street imp 1910 4s	730	731	730
Marion O street imp 1911 4s	730	731	730
Marion O street imp 1911 4s	730	732	730
Marion O street imp 1912 4s	730	732	730
Marion O street imp 1912 4s	730	733	730
Marion O street imp 1913 4s	730	733	730
Marion O street imp 1913 4s	730	734	730
Martin's Ferry O imp 1919 5s	1,000	1,084	1,080
Martin's Ferry O imp 1920 5s	1,000	1,091	1,090
Martin's Ferry O imp 1921 5s	1,000	1,099	1,090
Martin's Ferry O imp 1922 5s	1,000	1,105	1,100
Martin's Ferry O imp 1922 5s	1,000	1,109	1,100
Martin's Ferry O imp 1923 5s	1,000	1,113	1,100
Martin's Ferry O imp 1923 5s	1,000	1,115	1,100
Martin's Ferry O imp 1924 5s	1,000	1,119	1,110
Martin's Ferry O imp 1924 5s	1,000	1,122	1,110
Martin's Ferry O imp 1925 5s	1,000	1,125	1,110
Martin's Ferry O imp 1925 5s	1,000	1,128	1,110
Martin's Ferry O imp 1926 5s	1,000	1,131	1,120
Martin's Ferry O imp 1926 5s	1,000	1,134	1,120
Martin's Ferry O imp 1927 5s	1,000	1,136	1,130
Mercer co O road 1914 5s	1,500	1,570	1,575
Mercer co O road 1916 4½s	6,000	6,232	6,180
Mercer co O road 1917 4½s	5,000	5,218	5,150
Mount Vernon O imp 1915 4s	5,000	5,036	5,000
Mount Vernon O imp 1915 4s	5,000	5,040	5,000
Mount Vernon O imp 1916 4s	5,000	5,043	5,000
Newark O water works 1923 4½s	10,000	10,669	10,500
Newark O water works 1924 4½s	10,000	10,708	10,500
Newark O water works 1925 4½s	10,000	10,744	10,600
Newark O water works 1926 4½s	4,000	4,312	4,240
Newark O water 1928 4½s	20,000	21,709	21,200
Newark O water 1929 4½s	5,000	5,442	5,350
Newburgh O water 1925 5s	20,000	22,686	22,000
Niles O electric light 1911 4½s	1,000	1,011	1,010
Niles O electric light 1912 4½s	1,000	1,017	1,010
Niles O electric light 1913 4½s	1,000	1,022	1,020
Niles O electric light 1914 4½s	1,000	1,027	1,020
Niles O electric light 1916 4½s	1,000	1,036	1,030
Niles O electric light 1917 4½s	1,000	1,041	1,030
Niles O electric light 1918 4½s	1,000	1,045	1,040
Niles O electric light 1921 4½s	1,000	1,057	1,040
Niles O electric light 1923 4½s	1,000	1,064	1,050
Niles O electric light 1924 4½s	1,000	1,068	1,050
Niles O imp 1910 4½s	2,000	2,007	2,000
Niles O imp 1911 4½s	2,000	2,020	2,020
Niles O imp 1912 4½s	2,000	2,030	2,020
Niles O imp 1913 4½s	2,000	2,040	2,040
Norwalk O imp 1910 4s	2,500	2,502	2,500
Norwalk O imp 1911 4s	2,500	2,505	2,500
Norwalk O imp 1912 4s	2,500	2,509	2,500
Norwalk O imp 1913 4s	2,500	2,512	2,500
Norwalk O imp 1914 4s	2,500	2,517	2,500
Norwalk O imp 1915 4s	2,500	2,518	2,500
Norwalk O imp 1916 4s	2,500	2,521	2,500
Painesville O imp 1910 5s	500	500	500
Painesville O imp 1910 5s	500	504	500
Painesville O imp 1911 5s	500	506	505
Painesville O imp 1911 5s	500	509	505
Painesville O imp 1912 5s	500	512	510
Painesville O imp 1912 5s	500	514	510
Painesville O imp 1913 5s	500	517	515
Painesville O imp 1913 5s	500	520	515
Painesville O imp 1914 5s	500	522	520
Painesville O imp 1914 5s	500	524	520
Painesville O imp 1915 5s	500	527	525
Painesville O imp 1915 5s	500	529	525
Painesville O imp 1916 5s	1,000	1,063	1,060
Painesville O imp 1916 5s	1,000	1,067	1,060
Painesville O imp 1917 5s	1,000	1,072	1,060
Painesville O imp 1917 5s	1,000	1,076	1,060
Painesville O imp 1918 5s	1,500	1,620	1,605
Painesville O imp 1918 5s	1,500	1,627	1,605
Painesville O imp 1919 5s	1,500	1,633	1,620
Painesville O imp 1919 5s	1,500	1,639	1,620

SCHEDULE OF BONDS OWNED — Concluded

	Book and par value	Company market value	Department market value
Painesville O imp 1920 5s	$1,000	$1,096	$1,090
Painesville O imp 1920 5s	1,000	1,111	1,090
Putnam co O road 1910 5s	5,000	5,018	5,000
Sandusky O harbor 1912 4s	3,000	3,012	3,000
Sandusky O harbor 1922 4s	5,000	5,097	5,050
Sandusky O harbor 1923 4s	5,000	5,103	5,050
Sault Ste Marie Mich paving 1910 4½s	3,000	3,000	3,000
South Omaha Neb imp 1925 5s	35,000	35,000	35,000
Springfield O street imp 1922 5s	9,000	9,998	9,990
Springfield O fire dept 1930 4½s	17,000	18,540	18,530
Springfield O hospital 1930 4s	5,000	5,140	5,100
Springfield O hospital 1931 4s	4,000	4,115	4,080
Springfield O hospital 1932 4s	5,000	5,148	5,180
Springfield O imp 1925 4¼s	2,000	2,149	2,140
Springfield O imp 1931 4½s	10,000	10,935	10,900
Springfield O imp 1932 4½s	12,000	10,963	13,080
Tacoma Wash fdg 1920 5s	16,000	17,148	17,120
Toledo O imp 1917 4s	106,000	107,007	107,060
Toledo O imp 1919 4s	6,000	6,073	6,060
Toledo O bridge 1938 4¼	90,000	94,297	97,200
Youngstown O grading 1910 5s	1,750	1,765	1,768
Youngstown O sewer 1910 5s	4,475	4,512	4,519
Youngstown O gen imp 1910 5s	5,000	5,042	5,050
Youngstown O gen imp 1911 5s	5,000	5,096	5,100
Youngstown O gen imp 1912 5s	5,000	5,149	5,150
Youngstown O gen imp 1917 5s	500	519	535
Youngstown O imp 1910 5s	727	733	734
Youngstown O imp 1911 5s	727	741	741
Youngstown O imps 1910 5s	1,000	1,008	1,010
Youngstown O imps 1911 5s	1,000	1,019	1,020
Youngstown O imps 1912 5s	1,000	1,030	1,030
Youngstown O imps 1913 5s	1,000	1,039	1,040
Youngstown O imps 1914 5s	1,000	1,050	1,050
Youngstown O paving 1910 5s	1,568	1,581	1,583
Youngstown O paving 1911 5s	1,568	1,598	1,599
Youngstown O paving 1912 5s	1,568	1,614	1,615
Youngstown O paving 1913 5s	625	650	650
Youngstown O paving 1914 5s	625	655	656
Youngstown O paving 1915 5s	625	662	663
Youngstown O paving 1916 5s	625	667	662
Youngstown O paving 1917 5s	625	673	669
Youngstown O water main 1915 4s	5,000	5,051	5,050
Youngstown O water main 1916 4s	5,000	5,059	5,050
Youngstown O water main 1917 4s	5,000	5,066	5,050
Youngstown O water main 1918 4s	5,000	5,074	5,050
Youngstown O refdg 1917 4½s	500	521	524
Youngstown O refdg 1918 4½s	2,500	2,620	2,600
Youngstown O refdg 1919 4½s	2,500	2,631	2,625
Youngstown O refdg 1920 4½s	2,500	2,641	2,625
Youngstown O refdg 1921 4½s	2,500	2,653	2,650
Youngstown O refdg 1922 4½s	2,500	2,662	2,650
Youngstown O water works 1920 5s	5,000	5,502	5,500
Youngstown O water works 1921 5s	5,000	5,539	5,500
Youngstown O water works 1922 5s	5,000	5,575	5,550
Youngstown O water works 1923 5s	5,000	5,609	5,600
Youngstown O water works 1924 5s	5,000	5,643	5,600
Youngstown O water works 1925 5s	5,000	5,674	5,650
Youngstown O water works 1926 5s	5,000	5,705	5,700
Youngstown O water works 1927 5s	5,000	5,734	5,700
Youngstown O water works 1928 5s	5,000	5,763	5,750
Youngstown O water works 1929 5s	5,000	5,790	5,750
Youngstown O water works 1930 5s	5,000	5,816	5,800
Youngstown O water works 1931 5s	5,000	5,842	5,800
Totals	$1,605,548	$1,671,570	$1,665,402

SUPREME LODGE, ORDER OF COLUMBIAN KNIGHTS

No. 704 MASONIC TEMPLE, CHICAGO, ILL.

[Commenced business August 14, 1895.]

HENRY A. OTT, President EDWIN D. PEIFER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	Membership fees actually received	Subsequent years' assessments and premiums	Dues and per capita tax	All other dues and assessments
Mortuary	.....	$193,190 11	.....	.....
Pro rata	$23,241 00	.....	.....	.....
Certificate fees	.....	.....	$1,190 20	.....
Expense	1,709 00	.....	10,684 72	$15,398 80
Totals	$24,950 00	$193,190 11	$11,874 92	$15,398 80

Total paid by members	$245,413 83
Interest	9,148 63
From all other sources	112 00
Total Income	**$254,674 46**
Ledger Assets December 31, 1908	**187,520 43**
Total	**$442,194 89**

DISBURSEMENTS

Losses and claims:		
Death	$162,889 61	
Permanent disability	1,905 00	
Total benefits paid		$164,794 61
Commissions and fees to deputies or organizers		5,131 15
Salaries of deputies and organizers		6,495 01
Salaries and other compensation of officers and trustees		8,733 20
Salaries of office employees		5,087 67
Medical examiners' fees and salaries		1,038 00
Insurance department fees		240 60
Rents		1,954 08
Advertising, printing and stationery		1,245 40
Postage, express, telegraph and telephone		1,632 77
Lodge supplies		978 95
Official publication		1,541 25
Legal expenses		1,819 96
Furniture and fixtures		308 75
Charged off bonds purchased		2,967 48
Surety bonds		96 11
Cash prizes		1,978 40
Organization and aid to lodges		1,962 65
All other disbursements		702 50
Total Disbursements		**$208,708 54**
Balance		**$233,486 35**

LEDGER ASSETS

Mortgage loans	$2,000 00
Book value of bonds, $217,400 and stocks, $1,000	218,400 00
Cash in association's office, $350; in banks *not on interest*, $12,736.35	13,086 35
Total	**$233,486 35**

NON-LEDGER ASSETS

Interest accrued	2,100 33
Assessments actually collected by subordinate lodges not yet received by supreme lodge	25,300 00
Total Assets	**$260,886 68**

LIABILITIES

Policy or certificate claims:	
Due and unpaid	$3,800 00
Resisted	1,500 00
Reported, not yet adjusted	20,000 00
Total Liabilities	**$25,300 00**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Totals
Balance on hand December 31, 1908	$11,583 36	$172,266 85	$3,670 22	$187,520 43
Receipts per *Income Exhibit*, viz.:				
Membership fees	.....	.....	24,950 00	24,950 00
First year's assessments and premiums	1,982 00	.....	.....	1,982 00
Subsequent years' assessments and premiums	191,208 11	.....	.....	191,208 11
Dues and per capita tax	.....	.....	11,874 92	11,874 92
All other dues and assessments	.....	.....	15,398 80	15,398 80
Interests	.....	9,148 63	.....	9,148 63
From all other sources	.....	.....	112 00	112 00
Totals	$204,773 47	$181,415 48	$56,005 94	$442,194 89
Increase by transfers	10,000 00	50,000 00	.....	60,000 00
Balance	$214,773 47	$231,415 48	$56,005 94	$502,194 89
Decrease by transfers	50,000 00	.....	10,000 00	60,000 00
Balance after transfers	$164,773 47	$231,415 48	$46,005 94	$442,194 89
Disbursements during year	162,889 61	4,872 48	40,946 45	208,708 54
Balance on hand December 31, 1909	$1,883 86	$226,543 00	$5,059 49	$233,486 35

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	11,489	$15,130,500	296	$306,500
Benefit certificates written in 1909	1,780	1,810,000	110	113,500
Totals	13,269	$16,940,500	406	$420,000
Deduct terminated or decreased in 1909	1,568	1,647,500	134	128,500
Total benefit certificates in force December 31, 1909	11,701	$15,293,000	272	$291,500
Benefit certificates terminated by death in 1909	118	175,000	2	2,000
Benefit certificates terminated by lapse in 1909	1,447	1,468,500	132	126,500
Benefit certificates terminated by total disability in 1909	3	4,000	.....	.....

Received in 1909 from members in New York:	
Mortuary	$2,854 60
Reserve	708 74
Expense	366 88
Total	$3,930 22

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	18	$18,300	1	$1,000
Claims (face value) incurred in 1909	118	175,000	2	2,000
Totals	136	$193,300	3	$3,000
Claims paid in 1909	116	162,890	3	2,677
Balance	20	$30,410	.....	$323
Saved by compromising or scaling down claims in 1909	.....	4,110	.....	323
Claims rejected in 1909	1	$1,000	.....	.....
Claims unpaid December 31, 1909	19	25,300	.....	.....

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims incurred in 1909	3	$4,000	.....	.....
Claims paid in 1909	3	1,905	.....	.....
Balance	.....	$2,095	.....	.....
Saved by compromising or scaling down claims in 1909	.....	2,095	.....	.....

SCHEDULE OF BONDS AND STOCKS OWNED

	Book and par value	Company market value	Department market value
Bonds:			
White Plains N Y 1918 4s	$9,000	$9,000	$8,910
Albert Lea Minn 1924 4s	2,000	2,000	2,000
Prairie Du Chien Wis 1922 4s	2,000	2,000	1,960
Boone Ia 1915 3½s	1,000	1,000	980
Oconomowoc Wis 1919 4s	2,000	2,000	2,000
Springfield Ill 1921 3½s	2,000	2,000	1,920
Steven's Point Wis 1919 3½s	1,000	1,000	950
Harter Township Ill 1918 4½s	2,000	2,000	2,080
Hartford Wis 1913 4s	1,000	1,000	1,000
Peoria Ill 1921 3½s	1,000	1,000	950
Itasca co Minn 1919 5½s	1,000	1,000	1,090
Ramsey co Minn 1920 3½s	500	500	490
St John's Mich 1910 5s	500	500	500
Louisiana Mo 1919 4s	2,000	2,000	1,980
Central City Neb 1919 4s	500	500	480
Green Bay Wis 1922 4s	2,000	2,000	2,000
Luverne Minn 1912 4s	2,000	2,000	1,980
New London Wis 1921 4s	2,000	2,000	1,980
Mt Sterling Ill 1913 4s	2,000	2,000	2,000
Maywood Ill 1912 5s	6,500	6,500	6,630
E Chicago Ind 1913 5s	8,000	8,000	8,160

SCHEDULE OF BONDS OWNED — Continued

Bonds:	Book and par value	Company market value	Department market value
Oakdale Neb 1923 6s	$2,000	$2,000	$2,140
Lynch Neb 1923 6s	2,000	2,000	2,100
Beaver Drainage Wis 1919 6s	2,500	2,500	2,500
Clear Lake S D 1915 4s	9,000	9,000	8,640
Merna Neb 1925 5s	6,000	6,000	6,180
Green and Scott cos Ill Hillview drainage 1918 6s	11,000	11,000	11,770
Custer co S D fdg 1922 4s	1,000	1,000	960
Calloway Neb water works 1926 6s	5,000	5,000	5,300
Red Lake Minn school 1917 4½s	500	500	500
Winnetka Park Ill New Trier township 1914 4½s	500	500	515
Chicago Ill school 1911 4s	500	500	506
Austin Tex refdg 1931 4s	20,000	20,000	18,800
Custer co Okla school 1927 6s	11,000	11,000	11,660
Frederick Okla water 1927 6s	7,000	7,000	7,770
Anniston Ala refdg 1919 5¼s	11,000	11,000	10,450
Thermopolis Wyo water works 1937 6s	8,000	8,000	8,240
White Fish Mont water works 1927 6s	14,000	14,000	14,420
Wayne and White cos Ill Wood's drainage 1915 6s	5,000	5,000	5,250
Wilmette Ill sewer 1928 5s	5,000	5,000	5,650
Le Flore co Okla school 1928 6s	6,000	6,000	6,540
Junea Wis drainage 1925 6s	2,000	2,000	2,000
Colton S D water works 1929 6s	3,000	3,000	3,240
Big Falls Minn refdg 1924 6s	6,000	6,000	6,300
Erick Okla water works 1934 6s	4,000	4,000	4,280
McGee Creek Ill drainage 1920 6s	3,500	3,500	3,780
Kimball Neb water works 1929 6s	3,000	3,000	3,120
Bloomington Ill school 1911 4s	2,000	2,000	2,000
Granite Okla water works 1929 5s	6,500	6,500	6,500
Wise Va school 1939 5s	2,000	2,000	2,040
Waukegan Ill sewer 1920 5s	8,400	8,400	8,988
Stocks:			
100 Unity Lodge Vault Co pfd	1,000	1,000	1,000
Totals	$218,400	$218,400	$223,173

THE ORDER OF THE GOLDEN SEAL

ROXBURY, N. Y.

[Commenced business February 20, 1902.]

CHARLES L. ANDRUS, President ARTHUR F. BOUTON, Secretary

Attorney for service of process in the State of New York, LAFAYETTE B. GLEASON, Delhi, N. Y.

INCOME.

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums
Mortuary	.....	$12,078 97	$5,737 27
Benefit	.....	10,818 00	594,881 15
Contingent	.....	1,202 00	24,206 85
Expense	$457 00	14,902 92	7,739 44
Totals	$457 00	$39,001 89	$632,564 71
Deduct payment returned to applicants	.....	470 35	.....
	$457 00	$38,531 54	$632,564 71

Total paid by members	$671,553 25
Interest	74,751 61
Rents	405 00
Sale of lodge supplies	4,486 61
Profit on sale of ledger assets	1,981 45
Disability loans returned	52,184 78
Fees for change of beneficiaries	134 90
Total Income	**$805,497 60**
Ledger Assets December 31, 1908	**1,433,130 17**
Total	**$2,238,627 77**

DISBURSEMENTS

Losses and claims:		
Death	$40,748 01	
Sick and accident	153,405 00	
Dividends on contracts matured in 1909	340,800 11	
Total benefits paid		$534,953 12
Commissions and fees to deputies or organizers		23,375 24
Salaries of deputies and organizers		35,507 05
Salaries of officers and trustees		10,700 00
Salaries and other compensation of committees		1,834 25
Salaries and all other compensation of office employees		16,210 73
Medical examiners' fees and salaries		6,559 00
Traveling and other expenses of officers, trustees and committees		1,532 23
Collection and remittance of assessments and dues		630 67
Insurance department fees		90 00
Rents		2,672 92
Advertising, printing and stationery		4,043 23
Postage, express, telegraph and telephone		5,966 78
Lodge supplies		1,963 66
Official publication		2,536 83
Expense of supreme lodge meeting		2,045 24

Legal expenses	$1,675 78
Furniture and fixtures	1,121 84
Taxes and other expenses on real estate	935 64
Inspection of risks	1,072 93
All other disbursements	961 23
Total Disbursements	**$656,388 37**
Balance	**$1,582,239 40**

LEDGER ASSETS

Book value of real estate	$18,044 40
Mortgage loans	481,614 65
Book value of bonds	1,002,338 77
Deposited in trust companies and banks *on interest*	15,000 00
Deposited in banks *not on interest*	19,998 63
Organizers' balances	40,299 90
Cash in branch offices	4,943 05
Total	**$1,582,239 40**

NON-LEDGER ASSETS

Intrest due and accrued	25,801 30
Rents accrued	62 29
Assessments actually collected by subordinate lodges not yet received by supreme lodge	53,342 14
Disability loans	284,345 00
Furniture, fixtures and supplies	13,366 69
Due for supplies	4,480 83
Gross Assets	**$1,963,635 65**

DEDUCT ASSETS NOT ADMITTED

Organizers' balances, not secured by bonds	$40,299 90	
Book value of bonds over amortized value	1,521 12	
Disability loans	284,343 00	
Furniture, fixtures and supplies	13,366 69	
Due for supplies	4,480 83	
Cash in branch offices	4,943 05	
Total		348,954 59
Total admitted Assets		**$1,614,681 06**

LIABILITIES

Policy or certificate claims: Reported, not yet adjusted	2,045 00
Reserve	15,550 00
Total Liabilities	**$17,595 00**

EXHIBIT OF FUNDS

	Mortuary	Benefit	Contingent	Expense	Totals
Balance on hand December 31, 1908	$14,665 68	$1,406,993 09	.....	$11,471 40	$1,433,130 17
Receipts per *Income Exhibit*, viz.:					
Membership fees	.....	.....	.....	457 00	457 00
First year's assessments and premiums	11,724 11	10,818 00	1,202 00	14,787 43	38,531 54
Subsequent years' assessments and premiums	5,737 27	594,881 15	24,206 85	7,739 44	632,564 71
Interests and rents	.....	75,156 61	.....	.....	75,156 61
Sale of Lodge supplies	.....	.....	.....	4,486 61	4,486 61
From all other sources	.....	54,166 23	.....	134 90	54,301 13
Totals	$32,127 06	$2,142,015 08	$25,408 85	$39,076 78	$2,238,627 77

EXHIBIT OF FUNDS — Continued

	Mortuary	Benefit	Contingent	Expense	Totals
Increase by transfers	.....	.....	.....	$95,000 00	.....
Decrease by transfers	.....	$75,000 00	$20,000 00	.....	.....
Balance after transfers	$32,127 06	$2,067,015 08	$5,408 85	$134,076 78	$2,238,627 77
Disbursements during year	4,500 00	532,767 36	.....	119,121 01	656,388 37
Balance on hand December 31, 1909	$27,627 06	$1,534,247 72	$5,408 85	$14,955 77	$1,582,239 40

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	31,372	$11,853,210	23,259	$8,776,490
Benefit certificates written in 1909	4,352	2,682,750	2,320	1,438,750
Benefit certificates increased in 1909	.....	4,257,540	.....	3,158,260
Totals	35,724	$18,793,500	25,579	$13,373,500
Deduct terminated or decreased in 1909	8,550	4,785,250	6,302	3,437,750
Total benefit certificates in force December 31, 1909	27,174	$14,008,250	19,277	$9,935,750
Benefit certificates terminated by death in 1909	191	98,000	138	71,000
Benefit certificates terminated by lapse in 1909	5,939	3,477,250	3,862	2,215,750
Benefit certificates terminated by maturity in 1909	2,420	1,210,000	2,302	1,151,000

Received in 1909 from members in New York:	
Mortuary	$11,412 76
Benefit	460,193 00
Contingent	19,174 74
Expense	17,257 26
Total	$508,037 76

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	6	$885	4	$750
Claims (face value) incurred in 1909	191	41,263	135	27,413
Totals	197	$42,148	139	$28,163
Claims paid in 1909	190	40,748	135	27,448
Claims unpaid December 31, 1909	7	$1,400	4	$715

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	9	$960	6	$660
Claims incurred in 1909	3,136	153,190	2,311	110,953
Totals	3,145	$154,150	2,317	$111,613
Claims paid in 1909	3,134	153,505	2,311	111,328
Claims unpaid December 31, 1909	11	$645	6	$285

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Asbury Park N J beach imp 1947 4½s	$26,197	$25,000	$26,250	$26,250
Asbury Park N J sewer 1942 4½s	25,000	25,000	26,000	26,000
Arcade N Y village 1913–1932 4 4-10	20,404	20,000	20,200	20,480
Atlanta & Birmingham R R 1934 5s	10,000	10,000	9,800	9,800
Atlanta & Birmingham R R 1934 5s	10,150	10,000	9,800	9,800
Attalla Ala town 1935 5s	20,600	20,000	20,600	19,200
Buffalo & Susquehanna R R 1953 4½s	4,675	5,000	3,750	3,750
Bergen co school Union twp N J 1927 4½s	5,214	5,000	5,400	5,400
Bush Terminal Co 1952 4s	4,650	5,000	4,500	4,500
Brighton town Ala 1939 5s	10,000	10,000	10,000	10,000
Concord N C city 1937 5s	10,600	10,000	10,400	10,400
Charlotte co N C 1949 4½s	5,200	5,000	5,200	5,350
Chemung co N Y 1911–13 4s	15,681	15,700	15,700	15,700
Chic Mil & St Paul R R 1934 4s	4,744	5,000	4,700	4,700
Charlotte N Y village elec lt 1917 4⅝s	7,960	8,000	8,080	8,080
Charlotte N Y village water 1923 4⅝s	6,965	7,000	7,000	7,000
Cokesburg twp S C 1937 5¼s	5,175	5,000	5,150	5,150
Dehi Electric Co 5s	15,000	15,000	7,500	7,500
Erie R R gen lien 1996 4s	9,367	10,000	7,700	7,700
Eastern R R Co of Minnesota 1948 4s	1,000	1,000	900	900
Fort Worth Texas series g st imp 1948 4½s	15,563	15,000	15,600	15,300
Geneseo N Y village 1910–27 4½s	18,378	18,000	19,630	18,640
Geneva N Y classical and union school 1914 4s	2,981	3,000	3,000	3,000
Griffin Corners N Y school Dist 1910 4½s	8,500	8,500	8,585	8,580
Griffin Corners N Y school dist ser b 1918-25 4.85s	8,000	8,000	8,400	8,440
Greenville N Y Water Co 1917 5s	1,000	1,000	1,000	1,000
Grand Rapids Belding & Saginaw R R 1924 5s	1,000	1,000	990	990
Hadley & Luzerne N Y school 1910–1918 5s	9,404	9,000	9,270	9,260
Idaho Irrigation Co 1913 6s	6,910	7,000	7,000	7,000
Idaho Irrigation Co 1915–16 6s	7,840	8,000	8,080	8,000
Irrigation Dist Morgan co Cal riverside 1923 6s	5,060	5,000	5,250	5,250
Jackson Consolidated Traction Co Mich 1934 5s	34,025	35,000	33,950	32,550
Kenmore N Y village 1910–14 4.65s	5,535	5,534	5,562	5,567

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Kingston City R R N Y 1923 5s	$2,000	$2,000	$2,000	$2,000
Kingston Gas & Electric N Y 1952 5s	5,000	5,000	5,100	5,000
Louisiana State 1914 4s	2,000	2,000	2,000	2,000
Laclede Gas Light Co St Louis Mo 1934 5s	10,000	10,000	10,100	10,100
M K & T 1st refndg 2004 4s	9,025	10,000	8,500	8,500
M K & T 1st refndg 2004 4s	6,047	7,000	5,950	5,950
Mexican Government 1915 5s	3,013	2,910	2,939	2,823
Michigan United Ry Co 1936 5s	13,950	15,000	13,950	13,950
Michigan United Ry Co 1936 5s	14,250	15,000	13,950	13,950
Middlesex & Somerset R R 1950 5s	10,100	10,000	9,400	9,400
Mobile & Birmingham R R 1945 4s	1,700	2,000	1,660	1,660
New England Dairy Co New Haven Conn 1915 5s	500	500	500	475
New Scotland N Y highway 1913–16 5s	12,540	12,000	12,120	12,120
New York Fire Protection Co 1954 5s	8,150	10,000	10,000	8,300
New York & Queens Gas Co 1934 5s	10,300	10,000	8,500	8,500
New York Telephone Co 1939 4½s	1,957	2,000	2,000	1,960
North Carolina Pub Serv Co 1934 5s	67,500	75,000	68,250	68,250
Oregon Short Line refndg 1929 4s	9,588	10,000	9,500	9,500
Oneonta N Y school dist No 5 1910–19 4½s	10,169	10,000	10,220	10,220
Oneonta N Y school dist No 5 1913–20 4½s	8,136	8,000	8,160	8,240
Oneonta N Y village 1919 4s	4,000	4,000	4,000	4,000
Olean N Y union free schl 1920–29 4½s	28,669	28,000	29,540	29,540
Orleans co N Y series d 1912 5s	16,355	15,900	16,218	16,218
Orleans co N Y series e 1913 5s	16,484	15,900	16,218	16,218
Paulsboro N J 1928 5s	15,975	15,000	15,900	15,900
Peoria Ry Co 1915 5s	4,840	5,000	4,900	4,950
Peoria Term Co 1937 4s	22,005	25,000	21,750	21,750
Pine Bluff & West R R 1923 5s	10,000	10,000	10,100	10,100
Pleasantville N Y village 1927–30 4s	6,160	6,160	6,160	6,160
Phoenicia N Y Water Co 1921 4s	1,700	1,700	1,700	1,700
Pratt City Alabama st imp 1939 5s	5,250	5,000	5,250	5,200
Pratt City Alabama water works 1939 5s	5,250	5,000	5,250	5,200
Rotterdam & Niskayuna school dist No 12 N Y 1910–15 5s	6,201	6,000	6,120	6,080
Rotterdam school dist No 13 N Y 1910 16 5s	3,647	3,500	3,270	3,350
Rio Grande & West Ry Co sub series a 1949 4s	8,912	10,000	8,400	8,400
Roxbury N Y town of schl dist No 13 1910–14 5s	375	375	375	380
Roscoe N Y Water Co 1922 5s	4,000	4,000	4,000	4,000
Rhode Island Suburban R R Co 1950 4s	12,425	14,000	12,320	12,320
Roxbury town certfs N Y 1910 4s	1,800	1,800	1,800	1,800
Stod U S s f 1951 5s	870	1,000	1,050	1,150
Scotia N Y village of drainage 1910 4.90s	11,170	11,000	11,000	11,000

SCHEDULE OF BONDS OWNED — Concluded

	Book value	Par value	Company market value	Department market value
Scotia N Y village of water 1910-18 4.90s	$9,388	$9,000	$9,225	$9,190
Steuben co N Y court house 1913–18 5s	31,589	30,000	32,000	31,551
Steuben co N Y jail 1910–11 5s	10,530	10,000	10,150	10,050
Seneca Falls N Y 1910–18 4 7/10s	15,047	14,850	15,239	15,247
Sweden & Clarkson N Y school dist 1913-24 5s	11,660	11,000	11,660	11,590
Salamanca N Y village gas 1910–17 5s	4,210	4,000	4,200	4,105
Salamanca N Y village 1912–23 5s	6,314	6,000	6,330	6,295
Southern Pacific refndg 1955 4s	4,844	5,000	4,750	4,750
Southern Pacific refndg 1955 4s	9,475	10,000	9,500	9,500
Southern Ry St Louis div 1951 4s	4,362	5,000	4,350	4,350
Toledo St Louis & West R R 1950 4s	12,900	15,000	12,150	12,150
Toledo & Ohio Cent St Marys div 1951 4s	9,066	10,000	9,300	9,300
Tacoma Wash Water Supply Co 1925 5s	13,775	15,000	14,250	14,250
Tompkins N Y town 1910–17 4s	12,000	12,000	12,000	12,000
United Electric Co N J 1949 4s	7,950	10,000	8,000	8,000
Utica paving 1910 5s	3,975	3,868	3,907	3,907
Utica paving 1914 5s	1,007	967	996	1,015
Utica paving 1910–13 5s	1,268	1,234	1,264	1,264
Utica paving 1910–13 5s	1,634	1,592	1,631	1,631
Utica paving 1910–14 5s	444	432	445	445
Utica paving 1910–14 5s	3,834	3,750	3,862	3,862
Utica paving 1910–14 5s	3,361	3,271	3,370	3,370
Utica paving 1910–14 5s	2,904	2,826	2,911	2,911
Ulster & Delaware 1st refndg 1952 4s	19,888	22,000	19,140	19,140
Victor Fuel Co 1953 5s	22,500	25,000	22,500	21,250
Wabash R R Co Des Moines div 1939 4s	6,335	7,000	6,090	6,090
Wisconsin Cent R R 1st 1949 4s	12,227	13,000	12,220	12,220
Walton N Y Water Co 1915 5s	4,000	4,000	4,000	4,000
Wellsville N Y village 1911–12 4/85s	5,057	4,953	5,043	5,043
West Branch Light & Pwr Co 1926 5s	16,000	16,000	16,000	16,000
Totals	$1,002,339	$1,024,223	$991,550	$984,227

THE ORDER OF THE IROQUOIS

No. 644 ELLICOTT SQUARE, BUFFALO, N. Y.

[Commenced business February 16, 1898.]

ERNEST WENDE, President WALTER A. RICE, Secretary

Attorney for service of process in the State of New York, WALLACE THAYER, D. S. Morgan Building, Buffalo, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues members at large	All other dues and assessments
Mortuary	.....	$415 55	$20,998 45	.....	.....
Emergency	.....	46 17	1,065 41	.....	.....
Expense	$179 00	144 53	9,362 39	$392 00	$15 00
Totals	$179 00	$606 25	$31,426 25	$392 00	$15 00

Total paid by members	$32,618 50
Interest	1,496 26
Sale of lodge supplies	143 20
From all other sources	7 78
Total Income	**$34,265 74**
Ledger Assets December 31, 1908	**42,025 75**
Total	**$76,291 49**

DISBURSEMENTS

Losses and claims:		
Death	$27,850	
Permanent disability	155	
Total benefits paid		$28,005 00
Commissions and fees to deputies or organizers		475 00
Salaries and other compensation of officers and trustees		2,825 00
Salaries of office employees		1,432 00
Medical examiners' fees		151 00
Traveling and other expenses of officers		421 00
Insurance department fees		50 00
Rents		685 00
Advertising, printing and stationery		881 85
Postage, express, telegraph and telephone		552 03
Lodge supplies		56 32
Expense of supreme lodge meeting		448 70
Legal expenses		307 50
Fund placed with supreme secretary for expenses in connection with reinsurance of members of National Provident Union of Brooklyn		500 00
All other disbursements		287 50
Total Disbursements		**$37,077 90**
Balance		**$39,213 59**

LEDGER ASSETS

Deposited in trust companies and banks *on interest*	$39,016 87
Cash in association's office	196 72
Total	**$39,213 59**

NON-LEDGER ASSETS

Assessments actually collected by subordinate lodges not yet received by supreme lodge	2,535 00
Extension fund with supreme secretary	617 00
Furniture, fixtures and supplies	600 00
Gross Assets	**$42,965 59**

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and supplies	600 00
Total admitted Assets	**$42,365 59**

LIABILITIES

Policy or certificate claims reported, not yet adjusted	$1,800 00

EXHIBIT OF FUNDS

	Mortuary	Reserv or Emergency	Expense	Totals
Balance on hand December 31, 1908	$22,200 42	$19,243 75	$521 58	$42,025 75
Receipts per *Income Exhibit*, viz.:				
Membership fees	.....	.....	179 00	179 00
First year's assessments and premiums	415 55	46 17	144 53	606 25
Subsequent years' assessments and premiums	20,998 45	1,065 41	9,362 39	31,426 25
Dues of members at large	.....	.....	392 00	392 00
Change of certificates	.....	.....	15 00	15 00
Interests	717 40	388 41	390 45	1,496 26
Sale of Lodge supplies	.....	.....	143 20	143 20
From all other sources	.....	.....	7 78	7 78
Totals	$44,391 82	$20,743 74	$11,155 93	$76,291 49
Increase by transfers	20,743 74	.....	.....	.....
Decrease by transfers	.....	20,743 74	.....	.....
Balance after transfers	$65,135 56	.....	$11,155 93	$76,291 49
Disbursements during year	28,005 00	.....	9,072 90	37,077 90
Balance on hand December 31, 1909	$37,130 56	.....	$2,083 03	$39,213 59

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	2,151	$3,192,710	1,326	$1,940,885
Benefit certificates written in 1909	127	154,100	83	102,350
Benefit certificate increased in 1909	.....	.....	1	1,525
Totals	2,278	$3,346,810	1,410	$2,044,760
Deduct terminated or decreased in 1909	91	133,330	58	84,155
Total benefit certificates in force December 31, 1909	2,187	$3,213,480	1,352	$1,960,605

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates terminated by death in 1909	21	$25,200	9	$10,725
Benefit certificates terminated by lapse in 1909	70	107,975	47	70,350
Benefit certificates terminated by disability in 1909	.....	155	.....	155
Benefit certificates decreased in 1909	.....	.....	2	2,925

Received in 1909 from members in New York:	
Mortuary	$19,860 00
Expense	580 48
Total	$20,440 48

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	4	$6,375	2	$3,700
Claims (face value) incurred in 1909	21	25,200	9	10,725
Totals	25	$31,575	11	$14,425
Claims paid in 1909	22	27,850	9	12,625
Balance	3	$3,725	2	$1,800
Claims rejected in 1909	1	1,925	.....	.....
Claims unpaid December 31, 1909	2	$1,800	2	$1,800

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims incurred in 1909	1	$155	1	$155
Claims paid in 1909	1	155	1	155

ORDER OF PROSPERITY

No. 1153 MYRTLE AVENUE, BROOKLYN, N. Y.

[Commenced business June 4, 1900.]

GREGOR RIESE, President RICHARD O. HEYNICH, Secretary

Attorney for service of process in the State of New York, ALFRED STOFFREGEN, No. 905 Flushing avenue, Brooklyn, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax
Mortuary	.....	$924 29	$13,524 10	.....
Expense	$140 50	.....	.....	$1,179 50
Totals	$140 50	$924 29	$13,524 10	$1,179 50

Total paid by members	$15,768 39
Interest	389 74
Sale of lodge supplies	190 26
Official publications	361 40
From all other sources	602 30
Total Income	**$17,312 09**
Ledger Assets December 31, 1908	**18,115 68**
Total	**$35,427 77**

DISBURSEMENTS

Losses and claims:		
Death	$18,466 66	
Old age benefits	100 00	
Total benefits paid		$18,566 66
Commissions and fees to deputies or organizers		86 00
Salaries and other compensation of officers and trustees		785 30
Salaries and other compensation of committees		19 00
Rents		180 00
Advertising, printing and stationery		297 75
Postage, express, telegraph and telephone		49 25
Lodge supplies		118 70
Official publication		550 49
Legal expenses		26 60
Bonding officers and insurance		56 24
Cash prizes		168 00
Total Disbursements		**$20,903 99**
Balance		**$14,523 78**

LEDGER ASSETS

Mortgage loans	$3,500 00
Deposited in trust companies and banks *on interest*	11,023 78
Total	**$14,523 78**

NON-LEDGER ASSETS

Interest accrued	230 14
Assessments actually collected by subordinate lodges not yet received by supreme lodge	1,331 63
Per capita tax due	401 75
Balance of death claim	25 00
Profit of tenth anniversary	122 28
Official publication, supplies, etc	63 20
Gross Assets	**$16,697 78**

DEDUCT ASSETS NOT ADMITTED

Per capita tax due	$401 75	
Balance of death claim	25 00	
Profit of tenth anniversary	122 28	
Official publication, supplies, etc	63 20	
Total		612 23
Total admitted Assets		**$16,085 55**

LIABILITIES

Policy or certificate claims:	
Due and unpaid	$2,633 34
Salaries and miscellaneous accounts	60 00
Cash prizes	60 50
Official publication	16 35
Total Liabilities	**$2,770 19**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Totals
Balance on hand December 31, 1908	$5,058 17	$12,000 00	$1,057 51	$18,115 68
Receipts per *Income Exhibit*, viz.:				
Membership fees	.....	.....	140 50	140 50
First year's assessments and premiums	924 29	.....	.....	924 29
Subsequent years' assessments and premiums	13,524 10	.....	.....	13,524 10
Dues and per capita tax	.....	.....	1,179 50	1,179 50
Interests and rents	389 74	.....	.....	389 74
Sale of Lodge supplies	.....	.....	190 26	190 26
From all other sources	374 00	.....	589 70	963 70
Totals	$20,270 30	$12,000 00	$3,157 47	$35,427 77
Disbursements during year	18,466 66	.....	2,437 33	20,903 99
Balance on hand December 31, 1909	$1,803 64	$12,000 00	$720 14	$14,523 78

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1908	1,479	$851,400
Benefit certificates written in 1909	392	136,500
Totals	1,871	$987,900

EXHIBIT OF CERTIFICATES — Continued

	Number	Amount
Deduct terminated or decreased in 1909	264	$114,100
Total benefit certificates in force December 31, 1909	1,607	$873,800
Benefit certificates terminated by death in 1909	24	18,800
Benefit certificates terminated by lapse in 1909	240	95,300
Received in 1909 from members in New York:		
Mortuary		$14,448 39
Expense		1,871 66
Total		$16,320 05

EXHIBIT OF DEATH CLAIMS

Claims (face value) incurred in 1909	27	$21,100 00
Claims paid in 1909	24	18,466 66
Claims unpaid December 31, 1909	3	$2,633 34

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Number	Amount
Claims incurred in 1909	1	$100
Claims paid in 1909	1	100

ORDER OF SATURN

No. 385 ELLICOTT STREET, BUFFALO, N. Y.

[Commenced business January 15, 1907.]

WILLIAM F. KASTING, President A. J. PUGH, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	Subsequent years' assessments and premiums	All other dues and assessments
Mortuary	$2,269 10	.....
Sick and accident	.....	$315 16
Totals	$2,269 10	$315 16

Total paid by members	$2,584 26
Interest	73 12
Rents	66 00
Sale of lodge supplies	1 45
From all other sources	8 24
Total Income	**$2,733 07**
Ledger Assets December 31, 1908	**3,000 39**
Total	**$5,733 46**

DISBURSEMENTS

Losses and claims:		
Death	$500	
Sick and accident	231	
Total benefits paid		$731 00
Commissions and fees to deputies or organizers		276 08
Salaries of deputies and organizers		355 00
Salaries of officers and trustees		410 00
Salaries of office employees		265 00
Medical examiners' fees and salaries		14 87
Traveling and other expenses of officers, trustees and committees		78 00
Rents		198 00
Advertising, printing and stationery		42 00
Postage, express, telegraph and telephone		12 34
Total Disbursements		**$2,382 29**
Balance		**$3,351 17**

LEDGER ASSETS

Deposited in trust companies and banks *on interest*	$3,044 61
Cash in association's office	306 56
Total Assets	**$3,351 17**

LIABILITIES

Policy or certificate claims:	
Due and unpaid	$500 00
Resisted	1,000 00
Total Liabilities	**$1,500 00**

EXHIBIT OF FUNDS

	Mortuary	Sick and accident	Expense	Totals
Balance on hand December 31, 1908	$3,000 39	.....	.....	$3,000 39
Receipts per *Income Exhibit*, viz.:				
Subsequent years' assessments and premiums	2,269 10	.....	.....	2,269 10
All other dues and assessments	.....	$315 16	.....	315 16
Interests and rents	139 12	.....	.....	139 12
Sale of Lodge supplies	1 45	.....	.....	1 45
From all other sources	8 24	.....	.....	8 24
Totals	$5,418 30	$315 16	.....	$5,733 46
Disbursements during year	500 00	231 00	$1,651 29	2,382 29
Balance on hand December 31, 1909	$4,918 30	$84 16	$1,651 29	$3,351 17

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1908	261	$158,750
Total benefit certificates in force December 31, 1909	312	.....

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Number	Amount
Claims incurred and paid in 1909	10	$231

THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA

COLUMBUS, OHIO

[Commenced business January 16, 1888.]

F. A. SELLS, President — CHAS. C. DANIEL, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax	All other dues and assessments
Reserve	.....	$2,616 60	$41,603 40	.....	.....
Indemnity	.....	16,402 10	297,275 30	.....	.....
Widows and orphans	.....	.....	.....	.....	$60,034 00
Expense	$7,845 00	7,147 30	77,155 30	$21,057 75	.....
Totals	$7,845 00	$26,166 00	$416,034 00	$21,057 75	$60,034 00

Total paid by members	$531,136 75
Interest	12,520 74
Rents	1,306 25
Sale of lodge supplies	6,208 10
Official publications	9,199 77
Profit on sale or maturity of bonds	1,515 35
Per capita call	5,173 00
From all other sources	984 49
Total Income	**$568,044 45**
Ledger Assets December 31, 1908	**392,809 81**
Total	**$960,854 26**

DISBURSEMENTS

Losses and claims:		
Death	$138,141 71	
Sick and accident	249,802 31	
Widows and orphans	35,687 00	
Total benefits paid		$423,631 02
Salaries of officers and trustees		9,560 00
Salaries of office employees		16,319 71
Medical examiners' fees and salaries		11,937 85
Traveling and other expenses of officers, trustees and committees		3,406 92
Insurance department fees		908 45
Rents		5,000 00
Advertising, printing and stationery		5,682 77
Postage, express, telegraph and telephone		8,805 70
Lodge supplies		4,594 81
Official publication		31,845 35

Expense of supreme lodge meeting	$9,093 11
Legal expenses	8,739 32
Furniture and fixtures	1,736 37
Taxes, repairs and other expenses on real estate	3,801 53
Charged off bonds	2,093 93
Investigating claims	4,564 27
All other disbursements	5,192 07
Total Disbursements	**$556,913 18**
Balance	**$403,941 08**

LEDGER ASSETS

Mortgage loans	$12,830 56
Book value of bonds	165,887 98
Deposited in trust companies and banks *on interest*	221,461 99
Cash in association's office	3,760 55
Total	**$403,941 08**

NON-LEDGER ASSETS

Interest accrued	115 36
Assessments actually collected by subordinate lodges not yet received by supreme lodge	29,908 00
Accounts receivable	468 43
Furniture, fixtures and supplies	21,517 36
Gross Assets	**$455,950 23**

DEDUCT ASSETS NOT ADMITTED

Accounts receivable	$468 43	
Book value of bonds over market value	157 98	
Furniture, fixtures and supplies	21,517 36	
Total		22,143 77
Total admitted Assets		**$433,806 46**

LIABILITIES

Policy or certificates claims:	
Resisted	$103,175 00
Reported, not yet adjusted	47,890 23
Present value of deferred claims payable in instalments	10,350 00
Total Liabilities	**$161,415 23**

EXHIBIT OF FUNDS

	Indemnity	Indemnity reserve	General expense	W. & O.	Totals
Balance on hand December 31, 1908	$79,567 83	$284,151 63	$20,596 30	$8,494 05	$392,809 81
Receipts per *Income Exhibit*, viz.:					
Membership fees	.....	.....	7,845 00	.....	7,845 00
First year's assessments and premiums	16,402 10	2,616 60	7,147 30	.....	26,166 00
Subsequent years' assessments and premiums	297,275 30	41,603 40	77,155 30	.....	416,034 00
Dues and per capita tax	.....	.....	21,057 75	.....	21,057 75
Interests and rents	1,855 06	9,527 62	1,782 61	661 70	13,826 99
Sale of Lodge supplies	.....	.....	6,208 10	.....	6,208 10
From all other sources	.....	.....	11,532 73	65,373 88	76,906 61
Totals	$395,100 29	$337,899 25	$153,325 09	$74,529 63	$960,854 26
Disbursements during year	387,944 02	.....	132,754 06	36,215 10	556,913 18
Balance on hand December 31, 1909	$7,156 27	$337,899 25	$20,571 03	$38,314 53	$403,941 08

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	50,781	$253,905,000	2,973	$14,865,000
Benefit certificates written in 1909	7,843	39,215,000	583	2,915,000
Totals	58,624	$293,120,000	3,556	$17,780,000
Deduct terminated or decreased in 1909	3,699	18,495,000	203	1,015,000
Total benefit certificates in force December 31, 1909	54,925	$274,625,000	3,353	$16,765,000
Benefit certificates terminated by death in 1909	376	1,880,000	22	110,000
Benefit certificates terminated by lapse in 1909	3,323	16,615,000	181	905,000

Received in 1909 from members in New York:	
Reserve	$2,565 00
Indemnity	18,194 90
Expense	4,890 10
Total	$25,650 00

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	21	$140,575	2	$12,600
Claims (face value) incurred in 1909	34	214,200	3	18,900
Totals	55	$354,775	5	$31,500
Claims paid in 1909	28	118,117	3	17,300
Balance	27	$236,658	2	$14,200
Saved by compromising or disallowing claims in 1909	6	94,008	.....	.....
Claims unpaid December 31, 1909	21	$142,650	2	$14,200

EXHIBIT OF ACCIDENT CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908 (approximated)	416	$15,646	.....	.....
Claims incurred in 1909	3,165	261,459	229	$18,673
Totals	3,581	$277,105	229	$18,673

EXHIBIT OF ACCIDENT CLAIMS — Continued

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims paid in 1909.....	3,067	$249,802	221	$17,810
Balance.....	514	$27,303	8	$863
Saved by compromising or disallowing claims in 1909.	61	8,538	8	863
Claims unpaid December 31, 1909.....	453	$18,765	.....	.....

SCHEDULE OF BONDS OWNED

	Book value	Par value	Co & dep't market value
U S cons reg 1930 2s.....	$1,579	$1,500	$1,530
U S cons reg 1930 2s.....	31,524	30,000	30,600
Reg bond city of Columbus 1945 4s...	40,000	40,000	40,800
City of Columbus water works refndg 1937 4s.....	19,665	19,000	19,570
City of Columbus main trunk sewer 1913 5s.....	15,756	15,000	15,600
Columbus water works 1938 4½s....	11,300	10,000	11,200
City of Salem water works 1923 4s...	10,000	10,000	10,100
Village of Cadiz O street assmt 1916 4½s.....	6,184	6,000	6,180
Plain City village school dist refndg 1934 4½s.....	4,280	4,000	4,400
City of Columbus fire engine house 1939 4s.....	25,600	25,000	25,750
Totals.....	$165,888	$160,500	$165,730

PEOPLE'S MUTUAL LIFE INSURANCE ASSOCIATION AND LEAGUE *

SYRACUSE, N. Y.

[Commenced business January 1, 1903.]

IRAM C. REED, President WILLARD H. PECK, Secretary

Attorney for service of process in the State of New York, WILLARD H. PECK, University Block, Syracuse, N. Y.

INCOME

	Membership fees actually received	First and subsequent years' assessments and premiums	Dues and per capita tax	Medical examiners' fees
Benefit	.....	$1,081,592 00	.....	.....
Expense	$8 50	132,751 45	$65,912 75	$283 00
Totals	$8 50	$1,214,343 45	$65,912 75	$283 00
Deduct payment returned to applicants	.....	1,759 76	.....	.....
	$8 50	$1,212,583 69	$65,912 75	$283 00

Total paid by members	$1,278,787 94
Interest	117,950 51
Profit on sale of bonds	31,017 73
Disability loans repaid	37,124 30
Bills receivable	421 73
Total Income	**$1,465,302 21**
Ledger Assets December 31, 1908	**2,271,479 82**
Total	**$3,736,782 03**

DISBURSEMENTS

Losses and claims:		
Death	$89,418 30	
Sick and accident loans	113,377 20	
Dividends	446,240 37	
Total benefits paid		$649,035 87
Commissions and fees to deputies or organizers		13,541 09
Salaries of deputies and organizers		11,355 00
Salaries of managers and agents		4,200 00
Salaries of officers and trustees		12,450 00
Salaries of office employees		9,881 43
Medical examiners' fees and salaries		3,428 00
Traveling and other expenses of officers, trustees and committees		7,323 09
Collection and remittance of assessments and dues		59,435 57

* Placed in hands of Department under section 63, Insurance Law; order of liquidation entered March 3, 1910.

Insurance department fees	$111 00
Rents	2,349 55
Advertising, printing and stationery	2,659 95
Postage, express, telegraph and telephone	6,054 13
Official publication	3,420 13
Expense of supreme lodge meeting	26 97
Legal expenses	7,647 60
Furniture and fixtures	234 81
Loss on sale of bonds	388 75
Exchange	181 34
Bonding officers and collection	2,309 08
Certificate loans	210 00
All other disbursements	553 51
Total Disbursements	**$796,796 87**
Balance	**$2,939,985 16**

LEDGER ASSETS

Mortgage loans	$527,182 77
Book value of bonds	2,035,015 42
Deposited in trust companies and banks *on interest*	175,436 68
Cash in association's office, $292.14; in banks *not on interest*, $124.02	416 16
Certificate of indebtedness, city of Syracuse	20,750 80
Equity in bonds held by First National Bank of Syracuse	31,183 33
Special deposit in Farmers' Bank of Canada	150,000 00
Total	**$2,939,985 16**

NON-LEDGER ASSETS

Interest due and accrued	49,685 47
Furniture and fixtures	3,937 19
Disability loans	397,592 08
Bills receivable	150 00
Gross Assets	**$3,391,349 90**

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$150 00	
Book value of bonds over market value	72,970 42	
National Bank of Syracuse over market value	733 33	
Furniture and fixtures	3,937 19	
Disability loans	397,592 08	
Total		475,383 02
Total admitted Assets		**$2,915,966 88**

LIABILITIES

Policy or certificate claims:		
Adjusted, not yet due	$8,478 45	
Reported, not yet adjusted	1,800 00	
Total		$10,278 45
Salaries and miscellaneous accounts		10,000 00
Total Liabilities		**$20,278 45**

EXHIBIT OF FUNDS

	Benefit	Expense	Totals
Balance on hand December 31, 1908	$2,191,471 18	$80,008 64	$2,271,479 82
Receipts per *Income Exhibit*, viz.:			
Membership fees	.....	8 50	8 50
Assessments and premiums	1,079,832 24	132,751 45	1,212,583 69
Dues and per capita tax	.....	65,912 75	65,912 75
Transfer fees	.....	283 00	283 00
Disability loans returned	37,124 30	.....	37,124 30
Interests and rents	103,686 92	14,263 59	117,950 51
From all other sources	31,017 73	421 73	31,439 46
Totals	$3,443,132 37	$293,649 66	$3,736,782 03
Disbursements during year	649,634 62	147,162 25	796,796 87
Balance on hand December 31, 1909	$2,793,497 75	$146,487 41	$2,939,985 16

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1908	48,694	$12,211,650
Benefit certificates written in 1909	6,319	1,213,400
Totals	55,013	$13,425,050
Deduct terminated or decreased in 1909	16,391	3,296,100
Total benefit certificates in force December 31, 1909	38,622	$10,128,950
Benefit certificates terminated by death in 1909	522	120,300
Benefit certificates terminated by lapse in 1909	12,228	2,372,400
Benefit certificates terminated by maturity in 1909	3,041	803,400
Received in 1909 from members in New York.		
Benefit		$813,029 50
Expense		63,898 25
Total		$876,927 75

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1908	6	$1,100
Claims (face value) incurred in 1909	541	97,118
Totals	547	$98,218
Claims paid in 1909	509	89,418
Balance	38	$8,800
Claims rejected in 1909	13	2,900
Claims unpaid December 31, 1909	25	$5,900

EXHIBIT OF SICK AND ACCIDENT CLAIMS

Claims unpaid December 31, 1908	76	$3,055
Claims incurred in 1909	4,069	132,696
Totals	4,145	$135,751
Claims paid in 1909	3,604	113,587
Claims rejected in 1909	429	17,785
Claims unpaid December 31, 1909	112	4,379

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Hornell school 1910–13 4s	$8,210	$8,000	$8,000
Buffalo & Susquehanna Ry 1st 1953 4½s	36,850	40,000	20,000
Ozark & Cherokee Cent 1st 1913 5s	23,780	25,000	24,250
Yankee Fuel Co 1st 1913 5s	23,000	25,000	5,000
Colorado Yule Marble Co 1st 1926 6s	21,250	25,000	21,250
Santa Fe Liberal & Englewood 1st 1936 5s	23,500	25,000	1,250
Syracuse & So Bay Electric 1st 1947 5s	21,250	25,000	23,000
Illinois Tunnel 1st 1923 5s	4,000	5,000	2,050
Idaho-Oregon power 1st refndg 1918 6s	9,500	10,000	9,500
Atlantic Shore Line 30 v gold 1934 5s	13,800	15,000	9,750
Atlantic Shore Line refndg 1926 4s	4,150	5,000	2,500
Santa Fe Ratou & Des Moines 1st 1936 5s	9,800	10,000	500
Austin & Northwestern 1st 1941 5s	49,840	46,000	49,680
S W Coal & Imp 1st 1929 6s	15,525	14,000	15,540
Buffalo & Lake Erie Traction 1st refndg 1936 5s	52,050	60,000	52,200
Hornell Electric Co certificate of indebtedness 1931 5s	25,000	25,000	25,000
Ratou Water Works & N Y 1st 1935 5s	4,900	5,000	250
Twin State Gas & Elec 1st refndg 1926 4½s	8,700	10,000	9,200
Alfred Light & Power Co 1st 1935 5s	22,800	24,000	18,000
Rochester Syracuse & Eastern 1st 1945 5s	70,800	80,000	72,000
Houston E & W Tex 1st 1933 5s	5,277	5,000	5,250
Colorado Springs Elec 1st 1920 5s	57,375	60,000	60,600
Texas & New Orleans Dallas div 1st 1930 4s	30,870	33,000	29,700
Hamburg Ry 1st 1926 4s	20,000	25,000	21,500
Mich United Rys 1st refndg 1936 5s	18,100	20,000	18,600
Peoria Ry Terml Co 1st 1937 4s	85,120	100,000	87,000
National Light H & P col trust 1926 5s	9,100	10,000	9,400
Houston street paving 1st 1938 5s	10,800	10,000	10,800
Detroit Grand Rapids & West 1st com 1946 4s	45,980	50,000	45,000
Central of Georgia 1st 1945 5s	10,950	10,000	11,600
Pontiac Light & Power 1st 1927 5s	14,000	14,000	14,000
Central of Georgia mid Ga & Atl div 1st 1947 5s	3,255	3,000	3,180
Muncie & Union City Traction 1st 1936 5s	20,750	25,000	22,750
Waterloo Cedar Falls No 1st 1922 5s	14,775	15,000	14,850
Weatherford Mineral Wells & N W 1st 1922 5s	42,000	40,000	40,000
Little Rock Ry & Elec refndg & ext 1938 5s	42,000	40,000	41,900
Pine Bluff & W 1st 1923 5s	96,600	94,000	94,940
Illinois Central Traction 1st 1933 5s	14,550	15,000	13,950
Boone Gas Co 1st 1923 5s	14,025	15,000	14,250
Buffalo Lackawanna Traction 1st 1928 5s	21,250	25,000	23,750
Spokane International 1st 1944 5s	80,250	75,000	80,250
Birmingham Ry Light & Power Co refndg 1957 6s	42,400	40,000	41,200
Chicago No Michigan 1st 1931 5s	26,250	25,000	26,000
New Orleans Ry light genl 1935 4½s	41,250	50,000	43,500
Fort Worth street imp 1st 1948 4½s	21,735	21,000	21,420
Virginia & S W 1st cons 1958 5s	24,750	25,000	24,500
Twin Falls Idaho fire dept 1929 6s	5,550	5,000	5,450
Peoria Ry 1st refndg 1926 5s	24,250	25,000	24,500
N Y & Hoboken Ferry genl 1946 5s	74,250	75,000	74,250
Pacific Gas & Electric debs 1937 6s	24,500	25,000	25,000
No Carolina pub service 1st 1939 5s	45,000	50,000	45,500
Montana Wyo & So 1st 1939 5s	92,500	100,000	97,000
United Gas & Elec N J 1st 1922 5s	49,000	50,000	49,000
Weehauken Contracting Co 1st 1928 6s	9,450	9,000	9,000
San Joaquin Light & Power 1st 1945 5s	24,100	25,000	24,250
Pratt City Ala school & sewer 1st 1939 5s	52,750	50,000	50,000
Lockport Light H & P 1st refndg 1938 5s	65,100	70,000	65,800
Dayton Covington & Piqua 1st 1922 5s	6,650	7,000	6,650
Ensley A'a sewer 1939 5s	8,400	8,000	8,000
Missouri Kan & Tex 1st 1942 5s	59,400	55,000	57,750
Chicago & Alton sinking fund debts 1922 5s	10,104	10,000	10,000

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Market value
Union Traction of Kansas 1st sinking fund 1937 5s	$9,350	$10,000	$10,000
Houghton Gas & Coke Co 1st 1931 5s.	11,025	12,000	12,000
Western United Gas Electric 1st refndg 1950 5s	24,500	25,000	24,500
German-American Car Co equip gold note 1914 6s	9,975	10,000	9,800
N Y Telephone Co genl 1939 4½s	14,606	15,000	14,700
Oklahoma Gas Elec 1st 1929 5s	14,625	15,000	14,550
New Castle Light H & P 1st 1929 5s	9,400	10,000	9,200
Citizens Gas Electric Pekin Ill 1st 1922 5s	4,900	5,000	4,750
Cleveland Ry Co 1912 5s	29,850	30,000	29,700
Tri City Ry & Light Co col tr sinking fund 1st 1923 5s	9,900	10,000	9,700
Wabash R R Des Moines div 1st 1939 4s	25,200	28,000	24,360
Gila Valley Globe No 1st 1924 5s	5,313	5,000	5,175
Mobile & Birmingham Ry 1st 1945 4s	4,250	5,000	4,150
Montana Wyo So equip 1912–16 5s	49,000	50,000	48,500
Certificates of indebtedness:			
City of Syracuse N Y 1910 4½s	1,183	1,183	1,183
City of Syracuse N Y 1910 5s	2,204	2,204	2,204
City of Syrecuse N Y 1910 5s	1,765	1,765	1,765
City of Syracuse N Y 1910 5s	598	598	598
City of Syracuse N Y 1910 4¾s	5,000	5,000	5,000
City of Syracuse N Y 1910 4¾s	10,000	10,000	10,000
Totals	$2,055,766	$2,141,750	$1,982,796

POLISH NATIONAL ALLIANCE OF BROOKLYN, N. Y.

No. 47 GRAND STREET, BROOKLYN, N. Y.

[Commenced business 1905.]

MAX WILKANOWSKI, President VINCENT G. NOWAK, Secretary

Attorney for service of process in the State of New York, W. A. ROBINSON, 44 Court Street, Brooklyn, N. Y.

INCOME

	First year's assessments and premiums	Subsequent years' assessments and premiums
Mortuary	$2,420 06	$7,156 24
Official publication	305 16	505 00
Expense	92 10	843 53
Totals	$2,817 32	$8,504 77

Total paid by members	$11,322 09
Interest	98 51
Sale of lodge supplies	211 95
From all other sources	784 05
Total Income	**$12,416 60**
Ledger Assets December 31, 1908	**5,059 51**
Total	**$17,476 11**

DISBURSEMENTS

Losses and claims:	
Death	$4,786 90
Commissions and fees to deputies or organizers	219 88
Salaries of officers and trustees	283 05
Salaries and all other compensation of office employees	380 50
Medical examiners' fees and salaries	31 20
Traveling and other expenses of officers, trustees and committees	121 70
Rents	55 00
Advertising, printing and stationery	241 75
Postage, express, telegraph and telephone	47 20
Official publication	894 88
Legal expenses	35 00
Advance assessments returned	390 68
Return of cash security deposited by treasurer with interest	520 00
All other disbursements	87 10
Total Disbursements	**$8,094 84**
Balance	**$9,381 27**

LEDGER ASSETS

Deposited in trust companies and banks *on interest*	$9,373 97
Cash in association's office	7 30
Total	**$9,381 27**

NON-LEDGER ASSETS

Furniture and supplies	525 40
Stock in official weekly paper	370 00
Gross Assets	**$10,276 67**

DEDUCT ASSETS NOT ADMITTED

Furniture and supplies	$525 40	
Stock in official weekly paper	370 00	
Total		895 40
Total admitted Assets		**$9,381 27**

LIABILITIES

Policy or certificate claims:	
Due and unpaid	$154 00
Adjusted, not yet due	510 00
Resisted	600 00
Total Liabilities	**$1,264 00**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Totals
Balance on hand December 31, 1908	$3,644 39	$1,374 29	$40 83	$5,059 51
Receipts per *Income Exhibit*, viz.:				
First year's assessments and premiums	2,420 06	.....	397 26	2,817 32
Subsequent years' assessments and premiums	7,156 24	.....	1,348 53	8,504 77
Interests and rents	.....	98 51	.....	98 51
Sale of Lodge supplies	33 40	.....	178 55	211 95
From all other sources	.....	.....	784 05	784 05
Totals	$13,254 09	$1,472 80	$2,749 22	$17,476 11
Disbursements during year	4,786 90	.....	3,307 94	8,094 84
Balance on hand December 31 1909	$8,467 19	$1,472 80	—$558 72	$9,381 27

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1908	1,628	$709,900
Benefit certificates written in 1909	726	250,700
Totals	2,354	$960,600
Deduct terminated or decreased in 1909	111	39,486
Total benefit certificates in force December 31, 1909	2,243	$921,114
Benefit certificates terminated by death in 1909	10	5,086
Benefit certificates terminated by lapse in 1909	101	34,400

Received in 1909 from members in New York:	
Mortuary	$9,576 30
Expense	1,745 79
Total	$11,322 09

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1908	7	$2,750
Claims (face value) incurred in 1909	7	3,600
Totals	14	$6,350
Claims paid in 1909	10	4,787
Saved by compromising or scaling down claims in 1909	.....	299
Claims unpaid December 31, 1909	4	1,264

POLISH NATIONAL ALLIANCE OF THE UNITED STATES OF NORTH AMERICA

No. 1406 W. DIVISION STREET, CHICAGO, ILL.

[Commenced business September, 1880.]

M. B. STECZYNSKI, President S. J. CZECHOWICZ, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums	All other dues and assessments
Mortuary	.....	$35,217 04	$438,655 54	.....
Reserve	.....	.....	03	.....
Expense	$11,051 25	8,967 24	75,046 86	$4,578 27
Totals	$11,051 25	$44,184 28	$513,702 43	$4,578 27

Total paid by members	$573,516 23
Interest	29,925 23
Sale of lodge supplies	986 05
Voluntary contributions for charitable purposes	2,079 51
From all other sources	78 00
Total Income	**$606,585 02**
Ledger Assets December 31, 1908	**644,631 34**
Total	**$1,251,216 36**

DISBURSEMENTS

Losses and claims:	
Death	$354,585 71
Commissions and fees to deputies or organizers	143 30
Salaries and other compensation of officers and trustees	4,572 15
Salaries and all other compensation of office employees	6,524 33
Medical examiners' fees and salaries	1,124 36
Traveling and other expenses of officers, trustees and committees	1,290 52
Collection and remittance of assessments and dues	150 25
Insurance department fees	1,076 10
Advertising, printing and stationery	2,325 94
Postage, express, telegraph and telephone	1,946 57
Lodge supplies	1,554 25
Official publication	20,639 49
Expense of supreme lodge meeting	4,027 58
Legal expenses	702 20
Furniture and fixtures	645 14
Taxes, repairs and other expenses on real estate	3,442 35
National Fraternal Congress	137 50
Polish Turner's Alliance	1,278 60
Polish Singer's Alliance	1,050 00
Relief department	6,929 83
Commission of emigration	19,874 00
Commission of education	6,879 83

Kosciuszko Monument Committee	$10,455 23
Education department	1,803 78
Women's department	375 00
Commission of colonization	110 00
Commission of commerce and labor	225 00
Library and museum	746 77
Bonding officers	755 52
Actuarial expense	125 00
Press information bureau	606 42
Total Disbursements	**$456,102 71**
Balance	**$795,113 65**

LEDGER ASSETS

Book value of real estate	$28,500 00
Mortgage loans	659,000 00
Book value of bonds	9,975 00
Deposited in trust companies and banks *on interest*	97,638 65
Total	**$795,113 65**

NON-LEDGER ASSETS

Interest due and accrued	8,892 21
Market value of real estate over book value	6,500 00
Furniture, fixtures and supplies	7,740 77
Printing plant	14,459 00
Library and museum	7,000 00
Gross Assets	**$839,705 63**

DEDUCT ASSETS NOT ADMITTED

Due from bank in receiver's hands	$14,737 08	
Furniture, fixtures and supplies	7,740 77	
Printing plant	14,459 00	
Library and museum	7,000 00	
Total		43,936 85
Total admitted Assets		**$795,768 78**

LIABILITIES

Policy or certificate claims:		
Due and unpaid	$37,558 81	
Adjusted, not yet due	33,375 00	
Resisted	1,500 00	
Reported, not yet adjusted	18,900 00	
Total		$91,333 81
Publishing department		1,827 63
Women's department		400 00
Commission of emigration		4,715 04
Commission of education		609 21
Relief department		998 56
Education department		5,859 54
Home for aged fund		956 82
Turner's Alliance		4,000 00
Kosciuszko monument fund		19,870 93
Singer's Alliance		2,500 00
Miscellaneous alliance		650 00
Total Liabilities		**$133,721 54**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Advance assessments	Expense	Totals
Balance on hand December 31, 1908..	$133,877 61	$402,869 22	$34,849 30	$73,035 21	$644,631 34
Receipts per *Income Exhibit*, vis.:					
Membership fees	.....	.....	.....	11,051 25	11,051 25
First year's assessments and premiums	35,217 04	.....	.....	8,967 24	44,184 28
Subsequent years' assessments and premiums	438,655 54	03	.....	75,046 86	513,702 43
All other dues and assessments	.....	.....	.....	4,578 27	4,578 27
Interests and rents	.....	29,183 43	.....	741 80	29,925 23
Sale of Lodge supplies	.....	.....	.....	986 05	986 05
From all other sources	.....	.....	.....	2,157 51	2,157 51
Totals	$607,750 19	$432,052 68	$34,849 30	$176,564 19	$1,251,216 36
Increase by transfers	28,683 94	151,225 00	.....	6,165 36	186,074 30
Balance	$636,434 13	$583,277 68	$34,849 30	$182,729 55	$1,437,290 66
Decrease by transfers	151,225 00	.....	34,849 30	.....	186,074 30
Balance after transfers	$485,209 13	$583,277 68	.....	$182,729 55	$1,251,216 36
Disbursements during year	354,585 71	.....	.....	101,517 00	456,102 71
Balance on hand December 31, 1909	$130,623 42	$583,277 68	.....	$81,212 55	$795,113 65

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	51,378	$28,136,000	6,862	$3,751,900
Benefit certificates written in 1909	9,777	5,259,900	1,032	559,200
Benefit certificates increased in 1909	.....	73,000	.....	6,500
Totals	61,155	$33,468,900	7,894	$4,317,600
Deduct terminated or decreased in 1909	3,736	1,989,000	346	183,100
Total benefit certificates in force December 31, 1909	57,419	$31,479,900	7,548	$4,134,500
Benefit certificates terminated by death in 1909	575	343,300	66	41,100
Benefit certificates terminated by lapse in 1909	3,161	1,618,800	280	140,500
Benefit certificates decreased in 1909	.....	26,900	.....	1,500

Received in 1909 from members in New York:	
Mortuary	$62,236 63
Expense	11,020 08
Total	$73,256 71

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	197	$103,845	17	$8,000
Claims (face value) incurred in 1909	575	343,300	66	41,100
Totals	772	$447,145	83	$49,100
Claims paid in 1909	583	354,586	63	38,700
Balance	189	$92,559	20	$10,400
Saved by compromising or scaling down claims in 1909	.....	925	.....	.....
Claims rejected in 1909	1	300	.....	.....
Claims unpaid December 31, 1909	188	91,334	20	10,400

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
City of Winnipeg schl deb 1926 4s	$9,975	$10,000	$9,975	$10,000

PROTECTED HOME CIRCLE

SHARON, PA.

[Commenced business August 7, 1886.]

A. C. McLEAN, President — W. S. PALMER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax	Medical examiners' fees
Mortuary	.....	.....	$463,831 42	.....	.....
Reserve	.....	.....	158,293 76	.....	.....
Expense	$1,007 50	$66,197 55	.....	$39,792 92	$6,243 00
Totals	$1,007 50	$66,197 55	$625,175 18	$39,792 92	$6,243 00

Total paid by members	$768,416 15
Interest	45,253 53
Rents	2,741 67
Sale of lodge supplies	3,177 39
Official publications	9,896 22
Total Income	**$829,484 96**
Ledger Assets December 31, 1908	**1,117,295 84**
Total	**$1,946,780 80**

DISBURSEMENTS

Losses and claims:		
Death	$586,761 06	
Permanent disability	5,500 00	
Old age benefits	15,000 00	
Total benefits paid		$607,261 06
Commissions and fees to deputies or organizers		101,419 64
Salaries of officers and trustees		20,765 02
Salaries and other compensation of committees		1,101 90
Salaries of office employees		11,131 49
Traveling and other expenses of officers, trustees and committees		1,175 58
Insurance department fees		137 00
Advertising, printing and stationery		3,654 16
Postage, express, telegraph and telephone		3,423 85
Lodge supplies		3,714 22
Official publication		8,373 65
Expense of supreme lodge meeting		2,942 66
Legal expenses		478 00

Furniture and fixtures	$206 65
Taxes, repairs and other expenses on real estate	1,115 08
Premium charged off bonds	2,475 00
Bonding officers	2,108 49
All other disbursements	2,028 25
Total Disbursements	**$773,511 70**
Balance	**$1,173,269 10**

LEDGER ASSETS

Book value of real estate	$53,000 00
Mortgage loans	281,046 63
Collateral loans	6,650 00
Book value of bonds	485,250 00
Deposited in trust companies and banks *on interest*	133,909 00
Deposited in banks *not on interest*	213,413 47
Total Assets	**$1,173,269 10**

LIABILITIES

Policy or certificate claims:	
Adjusted, not yet due	$46,000 00
Resisted	26,500 00
Reported, not yet adjusted	49,000 00
Total Liabilities	**$121,500 00**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Totals
Balance on hand December 31, 1908	$31,065 96	$948,745 76	$137,484 12	$1,117,295 84
Receipts per *Income Exhibit*, viz.:				
Membership fees	.....	.....	1,007 50	1,007 50
First year's assessments and premiums	.....	.....	66,197 55	66,197 55
Subsequent years' assessments and premiums	468,881 42	156,293 76	.....	625,175 18
Dues and per capita tax	.....	.....	69,792 92	69,792 92
Medical examiners' fees	.....	.....	6,243 00	6,243 00
Interests and rents	.....	47,995 20	.....	47,995 20
Sale of Lodge supplies	.....	.....	3,177 39	3,177 39
From all other sources	.....	.....	9,896 22	9,896 22
Totals	$499,947 38	$1,153,034 72	$293,798 70	$1,946,780 80
Decrease by premium charged off for bonds	.....	2,475 00	.....	2,475 00
Balance after transfers	$499,947 38	$1,150,559 72	$293,798 70	$1,944,305 80
Disbursements during year	489,506 21	117,754 85	163,775 64	771,036 70
Balance on hand December 31, 1909	$10,441 17	$1,032,804 87	$130,023 06	$1,173,269 10

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	66,940	$60,872,250	7,417	$5,928,750
Benefit certificates written in 1909	14,238	10,991,000	1,479	1,098,000
Totals	81,178	$71,863,250	8,896	$7,026,750

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Deduct terminated or decreased in 1909	9,389	$7,240,250	1,518	$1,009,500
Total benefit certificates in force December 31, 1909	71,789	$64,623,000	7,378	$6,017,250
Benefit certificates terminated by death in 1909	602	609,000	61	63,000
Benefit certificates terminated by lapse in 1909	8,787	6,631,250	1,457	946,500

Received in 1909 from members in New York:

Mortuary	$46,719 72
Reserve	15,573 24
Expense	15,169 90
Total	$77,462 86

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	126	$116,000	12	$10,000
Claims (face value) incurred in 1909	602	609,000	61	63,000
Totals	728	$725,000	73	$73,000
Claims paid in 1909	611	586,761	64	63,209
Balance	117	$138,239	9	$9,791
Previously paid on disability	.....	16,739	.....	291
Claims unpaid December 31, 1909	117	$121,500	9	$9,500

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims incurred in 1909	10	$5,500	2	$1,000
Claims paid in 1909	10	5,500	2	1,000

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims incurred in 1909	188	$15,000	1	$100
Claims paid in 1909	188	15,000	1	100

SCHEDULE OF BONDS OWNED

	Book and par value	Company market value	Department market value
Sharon Boro 1925 4s	$2,000	$2,000	$2,000
Sharon Boro 1931 3½s	30,000	27,900	27,900
Sharon Boro 1915 4½s	28,000	28,560	28,560
Triple State Natl gas & oil 1912 6s	20,000	20,000	20,000
Sharon Steel Co 1940 5s	10,000	10,500	10,400
U S Gov 1918 3s	30,000	30,600	30,600
Sharon Foundry Co 1st 1930 6s	1,000	1,000	1,000
Youngstown & Sharon 1931 5s	5,000	4,950	4,950
Union Steel Co 1952 5s	36,000	37,800	37,800
Sharon School 1933 4s	73,000	70,810	73,000
Sharon boro sewer 1931 5s	11,000	12,540	12,540
New Albany waterworks 20y 1924 5s	15,000	15,000	13,500
Niag Elect Ont Pow Co N Falls Can 1943 5s	10,000	10,100	9,600
Fairmount W Va waterworks 1935 5s	20,000	20,000	20,000
N Strabane Water Co Canonsburg Pa 1st mtg gold 1931 5s	10,000	10,000	10,000
S Pittsburg Water Co 1955 5s	20,000	19,800	20,000
Irrig dist bds Bijou Morg co O 1919 6s	12,000	12,120	12,000
City of Frankin Pa 1919 3½s	2,500	2,400	2,400
Wagner Water Co Wagner Ind Ter 1st mtg gold 1925 5s	5,000	4,950	4,750
Ceve & Paynesville & Ash R R 20y g 1922 5s	10,000	9,000	9,000
Chicago imp 1911 5s	4,600	4,600	4,692
West Penn R R 1st mtg 1931 5s	15,000	14,850	14,850
La Crosse Wis Water Power Co 1932 5½s La Crosse Wis Water Power Co 1933 5s	15,000	13,950	4,600 9,000
Otero irr dist Otero co La Junta Cal 1921 6s	5,000	5,050	5,000
Sharon boro gen imp 1937 4s	25,000	25,000	25,000
Sharon school 1928 4s	20,000	20,000	20,000
Michigan Power Co 1934 5s	10,000	9,350	9,300
Sharon boro gen imp 1937 4s	21,000	21,000	21,000
Sharon boro school 1933 4s	1,000	970	1,000
Sharon boro school 1928 4s	20,000	19,400	20,000
Totals	$485,250	$484,200	$484,442

SUPREME COUNCIL OF THE ROYAL ARCANUM

BOSTON, MASS.

[Commenced business June 23, 1877.]

CLOVIS H. BOWEN, President ALFRED T. TURNER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues, members at large	All other dues and assessments
Mortuary	$191,382 65	$8,010,882 78	.....	.....
Expense	.....	.....	$193,628 21	$2,987 00
Totals	$191,382 65	$8,010,882 78	$193,628 21	$2,987 00
Deduct payments returned to applicants	.....	.....	10 50	.....
	$191,382 65	$8,010,882 78	$193,617 71	$2,987 00

Total paid by members	$8,398,870 14
Interest	229,664 62
Rents	4,509 39
Sale of lodge supplies	1,912 11
Profit on sale of bonds	40,117 96
From all other sources	1,169 76
Total Income	**$8,676,243 98**
Ledger Assets December 31, 1908	**5,829,002 74**
Total	**$14,505,246 72**

DISBURSEMENTS

Losses and claims:	
Death	$7,625,873 00
Salaries of deputies and organizers	24,726 47
Salaries and other compensation of officers and trustees	27,447 83
Salaries and other compensation of committees	4,350 00
Salaries and all other compensation of office employees	53,294 39
Medical examiners' fees and salaries	4,500 00
Traveling and other expenses of officers, trustees and committees	3,287 66
Insurance department fees	599 50
Rents	4,509 39
Advertising, printing and stationery	10,136 45
Postage, express, telegraph and telephone	5,529 77
Lodge supplies	310 20
Official publication	18,231 92
Expense of supreme lodge meeting	23,774 37
Legal expenses	17,475 29
Furniture and fixtures	524 34
Taxes, repairs and other expenses on real estate	4,509 39
Loss on sale or maturity of bonds	27 02
Interest on bonds purchased	4,692 57
Fraternal congress	1,186 75
Investigation of death claims	1,393 87

Treasure of Massachusetts, custody of bonds	$2,319 87
All other disbursements	6,509 83
Total Disbursements	**$7,845,209 88**
Balance	**$6,660,036 84**

LEDGER ASSETS

Book value of real estate	$45,000 00
Book value of bonds	5,853,194 05
Deposited in trust companies and banks *on interest*	750,342 79
Contingent funds in bank	6,500 00
Deposited with provincial treasurer of Quebec	5,000 00
Total	**$6,660,036 84**

NON-LEDGER ASSETS

Interest due and accrued	82,697 36
Assessments actually collected by subordinate lodges not yet received by supreme lodge	674,707 14
Supreme council dues actually collected by subordinate councils	97,000 00
Sundry ledger balances	209 73
Office furniture	4,561 54
Stock on hand for sale	3,063 99
Printing plant	9,122 23
Gross Assets	**$7,531,398 83**

DEDUCT ASSETS NOT ADMITTED

Sundry ledger balances	$209 73	
Book value of bonds over market value	219,719 05	
Office furniture	4,561 54	
Stock on hand for sale	3,063 99	
Printing plant	9,122 23	
Total		236,676 54
Total admitted Assets		**$7,294,722 29**

LIABILITIES

Policy or certificate claims:		
Due and unpaid	$85,872 08	
Resisted	14,000 00	
On account of persons not in good standing	26,000 00	
Reported, not yet adjusted	609,208 47	
Total		$735,080 55
Salaries and miscellaneous accounts		972 31
Sundry ledger balances		134 70
Total Liabilities		**$736,187 56**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Totals
Balance on hand December 31, 1908	$639,883 82	$4,994,810 98	$194,307 94	$5,829,002 74
Receipts per *Income Exhibit*, viz.:				
Membership fees			2,976 50	2,976 50
First year's assessments and premiums	191,382 65			191,382 65
Subsequent years' assessments and premiums	8,010,882 78			8,010,882 78
Dues and per capita tax			193,628 21	193,628 21
Interests and rents	20,231 32	198,345 77	9,596 92	234,174 01
Sale of Lodge supplies			1,912 11	1,912 11
From all other sources		40,117 96	1,169 76	41,287 72
Totals	$8,868,380 57	$5,233,274 71	$403,591 44	$14,505,246 72

EXHIBIT OF FUNDS — Continued

	Mortuary	Reserve	Expense	Totals
Increase by transfers	.....	$575,000 00	.....	.....
Decrease by transfers	$575,000 00	.....	.....	.....
Balance after transfers	$8,293,380 57	$5,808,274 71	$403,591 44	$14,505,246 72
Disbursements during year	7,625,873 00	4,719 59	214,617 29	7,845,209 88
Balance on hand December 31, 1909	$667,507 57	$5,803,555 12	$188,974 15	$6,660,036 84

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	240,251	$497,018,341	63,994	$128,697,204
Benefit certificates written in 1909	17,731	24,796.000	4,853	6,446,500
Benefit certificates increased in 1909	.....	1,206,500	.....	226,500
Totals	257,982	$523,020,841	68,847	$135,370,204
Deduct terminated or decreased in 1909	15,054	29,714,311	3,780	7,123,577
Total benefit certificates in force December 31, 1909	242,928	$493,306,530	65,067	$128,246,627
Benefit certificates terminated by death in 1909	3,260	7,655,339	837	1,904,172
Benefit certificates terminated by lapse in 1909	11,794	19,520,613	2,943	4,694,409
Benefit certificates terminated by reduction in 1909	.....	775,359	.....	137,496
Benefit certificates decreased in 1909	.....	1,763,000	.....	387,500

Received in 1909 from members in New York:	
Mortuary	$2,038,372 53
Expense	53,643 69
Total	$2,092,016 22

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	304	$694,359	72	$162,463
Claims (face value) incurred in 1909	3,260	7,655,339	837	1,904,172
Totals	3,564	$8,349,698	909	$2,066,635
Claims paid in 1909	3,241	7,625,873	829	1,906,768
Balance	323	$723,825	80	$159,867
Saved by compromising or scaling down claims in 1909	2	14,745	1	3,904
Claims unpaid December 31, 1909	321	709,080	79	155,963

SCHEDULE OF BONDS OWNED

	Book value	Par value	Co & Dep't market value
Allegheny Pa city of 1922 4s		$5,000	
Allegheny Pa city of 1922 4s		3,000	
Allegheny Pa city of 1922 4s		6,000	
Allegheny Pa city of 1922 4s		500	
Allegheny Pa city of 1923 4s		5,000	
Allegheny Pa city of 1923 4s		4,000	
Allegheny Pa city of 1923 4s		3,000	
Allegheny Pa city of 1923 4s		2,000	
Allegheny Pa city of 1923 4s		500	$58,580
Allegheny Pa city of 1924 4s		5,000	
Allegheny Pa city of 1924 4s		4,000	
Allegheny Pa city of 1924 4s		3,000	
Allegheny Pa city of 1924 4s		2,000	
Allegheny Pa city of 1924 4s		500	
Allegheny Pa city of 1925 4s	$101,350	3,000	
Allegheny Pa city of 1925 4s		6,000	
Allegheny Pa city of 1925 4s		500	
Allegheny Pa city of 1925 4s		5,000	
Allegheny Pa city of 1926 4s		5,000	
Allegheny Pa city of 1926 4s		3,000	
Allegheny Pa city of 1926 4s		4,000	
Allegheny Pa city of 1927 4s		3,000	
Allegheny Pa city of 1927 4s		4,000	
Allegheny Pa city of 1928 4s		3,000	42,840
Allegheny Pa city of 1928 4s		4,000	
Allegheny Pa city of 1929 4s		4,000	
Allegheny Pa city of 1930 4s		4,000	
Allegheny Pa city of 1931 4s		4,000	
Allegheny Pa city of 1932 4s		4,000	
Beverly Mass city of 1910 3½s	4,825	5,000	5,000
Boston Mass city of 1932 3½s	74,025	70,000	96,000
Boston Mass city of 1933 3½s	30,562	30,000	
Boston Mass city of 1921 4s	102,000	100,000	102,000
Cambridge Mass city of 1931 3½s	21,525	20,000	19,200
Cambridge Mass city of 1941 3½s	54,536	50,000	47,500
Cambridge Mass city of 1933 3½s	30,802	30,000	28,800
Chicago Ill city of gen corp 1919 4s			
Chicago Ill city of gen corp 1920 4s	75,822	75,000	75,750
Chicago Ill city of gen corp 1921 4s			
Chicago Ill city of gen corp 1924 4s			
Chicago Ill city of water loan 1912 4s	7,978	8,000	8,000
Chicago Ill city of judg funding 1915 4s	4,987	5,000	5,050
Chicago Ill city of gen corp 1915 4½s		6,000	6,120
Chicago Ill city of judg funding 1921 4½s		1,000	1,050
Chicago Ill city of judg funding 1922 4½s		2,000	2,100
Chicago Ill city of judg funding 1923 4½s		2,000	
Chicago Ill city of judg funding 1924 4½s	20,950	2,000	6,420
Chicago Ill city of judg funding 1925 4½s		2,000	
Chicago Ill city of judg funding 1926 4½s		3,000	
Chicago Ill city of judg funding 1927 4½s		2,000	5,400
Chicago Ill city of 1920 4½s		22,000	22,880
Chicago Ill city of gen corp 1922 4½s	26,149	3,000	3,150
Chicago Ill city of judg funding 1914 4½s		4,000	5,100
Chicago Ill city of judg funding 1915 4½s		1,000	
Chicago Ill city of judg funding 1916 4½s	19,587	8,000	14,420
Chicago Ill city of judg funding 1917 4½s		6,000	
Chicago Ill Columbian Expn 1921 4s	14,150	14,000	64,640
Chicago Ill judg funding 1919 4s	46,812	50,000	
Dubuque Iowa city of 1917 4s	12,968	1,000	13,000
Dubuque Iowa city of 1917 4s		12,000	
Everett Mass city of sewer loan 1931 4s			
Everett Mass city of surface drainage 1933 4s	38,132	35,000	35,700
Everett Mass city of surface drainage 1931 4s			
Grand Rapids Mich city of 1932 4½s	26,406	25,000	26,750
Grand Rapids Mich city of sewer const 1912 4½s		8,000	
Grand Rapids Mich city of sewer const 1913 4½s		3,000	29,290
Grand Rapids Mich city of street imp 1912 4½s		16,000	
Grand Rapids Mich city of street imp 1913 4½s	70,027	2,000	
Grand Rapids Mich city of const of trunk sewers 1912 4½s		20,000	40,400
Grand Rapids Mich city of const of trunk sewers 1913 4½s		20,000	
Joplin Mo city of 1913 5s	49,636	48,000	48,960
Kennebec Me water dist (mcpl) 1915 3½s	45,250	50,000	49,000
Kennebec Me water dist (mcpl) 1920 3½s	90,343	75,000	72,000
Kennebec Me water dist (mcpl) 1925 3½s		25,000	23,750
Melrose Mass city of 1912 4s	9,600	10,000	10,100
Minneapolis Minn city of 1927 4s	42,232	36,000	36,720
Minneapolis Minn city of 1927 4s			

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Co & Dep't market value
Peabody Mass city of 1911 4s	$5,000	$5,000	$5,000
Pittsburgh Pa city of 1911 4s	75,330	75,000	75,000
Racine Wis city of 1917 4s Racine Wis city of 1918 4s Racine Wis city of 1919 4s	10,000	10,000	10,000
Rockford Ill city of 1926 4s Rockford Ill city of 1926 4s	60,300	60,000	111,100
Rockford Ill city of 1910 4s	11,962	12,000	
Rockford Ill city of 1927 4s	38,562	39,100	
Rockville Conn city of 1935 4s	4,994	5,000	5,050
St Joseph Mo city of imp 1928 4s	104,775	105,000	105,000
St Louis Mo city of 1922 3½s	65,043	65,000	94,000
St Louis Mo city of 1922 3½s	34,666	35,000	
Schenectady N Y city of 1923 4s	53,185	50,000	50,500
Schenectady N Y city of 1927 4½s	149,380	140,000	162,000
Schenectady N Y city of 1927 4½s	10,670	10,000	
Springfield Mass city of 1921 3½s Springfield Mass city of 1921 3½s Springfield Mass city of 1921 3½s	86,797	80,000	78,400
Springfield Mass city of 1913 4s	24,750	25,000	25,250
Syracuse N Y city of 1913 4½s		5,000	5,100
Syracuse N Y city of 1914 4½s		5,000	10,300
Syracuse N Y city of 1915 4½s	25,416	5,000	
Syracuse N Y city of 1916 4½s		5,000	10,400
Syracuse N Y city of 1917 4½s		5,000	
Syracuse N Y city of 1911 4½s		2,500	5,050
Syracuse N Y city of 1912 4½s		2,500	
Syracuse N Y city of 1913 4½s		2,500	2,550
Syracuse N Y city of 1914 4½s		2,500	5,150
Syracuse N Y city of 1915 4½s	33,030	2,500	
Syracuse N Y city of 1916 4½s		2,500	
Syracuse N Y city of 1917 4½s		2,500	15,600
Syracuse N Y city of 1918 4½s		5,000	
Syracuse N Y city of 1918 4½s		5,000	
Syracuse N Y city of 1919 4½s		5,000	5,250
Utica N Y city of 1914–1918 4½s	10,270	4,000	4,120
		6,000	6,240
Waterbury Conn city of 1939 4s	50,875	50,000	50,000
Worcester Mass city of 1932 3½s	105,968	100,000	96,000
Massachusetts commonwealth of 1941 3s Massachusetts commonwealth of 1941 3s Massachusetts commonwealth of 1941 3s Massachusetts commonwealth of 1941 3s	1,021,771	1,000,000	870,000
Bangor and Aroostook R R 1943 5s	29,437	25,000	27,000
Boston & Albany R R reg imp 1934 4s	50,750	50,000	50,500
Boston & Albany R R reg imp 1933 4s	50,688	50,000	50,500
Boston Revere Beach & Lynn R R 1927 4½s	53,530	50,000	61,800
Boston Revere Beach & Lynn R R 1927 4½s	10,375	10,000	
Boston & Maine R R 1926 4s	30,000	30,000	29,700
Boston & Maine R R 1929 4½s	105,500	100,000	105,000
Boston & Maine R R 1944 4½s	26,125	25,000	26,750
Burlington & Missouri River R R in Nebr 1918 6s	8,100	8,000	8,160
Chicago Bur & Quincy R R gen mtg 1958 4s	1,000	1,000	1,000
Chicago Bur & Quincy R R Ill div 1949 4s	102,500	100,000	303,000
Chicago Bur & Quincy R R Ill div 1949 4s	151,375	150,000	
Chicago Bur & Quincy R R Ill div 1949 4s	50,094	50,000	
Chicago Bur & Quincy R R Ill div 1929–49 3½s	81,675	90,000	81,000
Chicago Mil & St Paul R R C & P W div 1921 5s	81,813	75,000	81,750
Chicago & Northwestern R R skg fund 1929 6s	53,160	40,000 4,000 1,000	78,400
Chicago & Northwestern R R skg fund 1929 6s	23,142	20,000	
Chicago & Northwestern R R skg fund 1929 6s	5,575	5,000	
Chicago & Northwestern R R skg fund 1915 7s	8,182	7,000	7,980
Chicago & Northwestern R R skg fund 1929 5s	32,295	29,000	31,610
Chicago & Northwestern R R skg fund 1915 7s Chicago & Northwertern R R con skg fd 1915 7s Chicago & Northwestern R R con skg fd 1915 7s Chicago & Northwestern R R con skg fd 1915 7s Chicago & Northwestern R R con skg fd 1915 7s Chicago & Northwestern R R con skg fd 1915 7s	120,344	100,000	114,000
Chicago & Northwestern R R ext of 1886 1926 4s	197,000	200,000	200,000
Chicago & Northwestern R R N W Union 1917 7s	35,754	29,500	35,105
Chi & Northwestern R R Minn & Ia div 1924 3½s	1,885	2,000	1,900
Chi & N W Ia & Minn & N W div 1935 3½s	2,703	3,000	94,760
Chi & N W Ia & Minn & N W div 1935 3½s	44,938	50,000	
Chi & N W Ia & Minn & N W div 1935 3½s	44,937	50,000	
Chicago & Northwestern R R Madison ex 1911 7s	20,750	20,000	20,600

SCHEDULE OF BONDS OWNED — Concluded

	Book value	Par value	Co & Dep't market value
C R I & P R R gen mtg 1988 4s	$49,968	$50,000	$49,500
C R I & P R R 1917 6s	11,429	10,000	11,200
Fitchburg R R 1925 4s	59,525	60,000	59,400
Hannibal & St Joseph R R 1911 6s	45,913	45,000	214,200
Hannibal & St Joseph R R 1911 6s	103,750	100,000	
Hannibal & St Joseph R R 1911 6s	20,275	20,000	
Hannibal & St Joseph R R 1911 6s	47,000	45,000	
Housatonic R R 1910 4s	9,579	10,000	10,000
Illinois Central R R purchased lines 1952 3½s	123,085	136,000	121,040
Illinois Cent R R Louisville div & term 1953 3½s	86,062	95,000	84,550
Illinois Cent R R Litchfield div 1951 3s	39,925	50,000	39,500
Illinois Cent Omaha div 1951 3s	31,879	40,000	31,600
Illinois Cent R R west lines 1951 4s	5,000	5,000	4,950
Illinois Cent R R refunding 1955 4s	25,000	25,000	43,550
Illinois Cent R R refunding 1955 4s	18,952	19,000	
Illinois Cent R R St Louis div term 1951 3½s	22,750	25,000	26,700
Illinois Cent R R St Louis div term 1951 3½s	4,425	5,000	
N Y N H & H R R H R & Port Chester 1954 4s	102,160	100,000	101,000
N Y N H & H deb 1956 4s	50,625	50,000	48,000
N Y N H & H deb 1955 4s	60,419	60,000	58,200
N Y N H & H R R H R & P C div 1954 4s	5,000	5,000	30,300
N Y N H & H R R H R & P C div 1954 4s	4,950	5,000	
N Y N H & H R R H R & P C div 1954 4s	19,900	20,000	
Northern Maine Seaport R R 1935 5s	53,875	50,000	149,800
Northern Maine Seaport R R 1935 5s	42,700	40,000	
Northern Maine Seaport R R 1935 5s	27,000	25,000	
Northern Maine Seaport R R 1935 5s	26,937	25,000	
Peoria & Northwestern R R 1926 3½s	41,021	4,000	60,160
Peoria & Northwestern R R 1926 3½s		40,000	
Peoria & Northwestern R R 1926 3½s	18,610	20,000	
Portland & Ogdensburg R R 1928 4½s	131,610	125,000	133,750
Portland & Ogdensburg R R 1928 4½s			
Princeton & Northwestern R R 1926 3½s	21,457	20,000	21,620
Princeton & Northwestern R R 1926 3½s		3,000	
Providence Terminal 1956 4s	35,000	35,000	35,000
Sullivan County R R 1924 4s	15,057	15,000	14,700
Boston Mass city of 1913 4s	10,000	10,000	10,100
Boston Mass city of 1928 3½s	21,450	20,000	19,400
Chicago water city of 1914 4s	9,517	9,000	9,000
Chicago drainage corp 1916 4s	24,360	23,000	23,000
Chicago drainage corp 1919 4s			
Totals	$5,853,194	$5,759,100	$5,633,475

ROYAL BENEFIT SOCIETY *

No. 902 F. STREET, N. W., WASHINGTON, D. C.

[Commenced business November, 1897.]

THOS. W. WILSON, President M. B. GARBER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	First year's assessments and premiums	Subsequent years' assessments and premiums	Medical examiners' fees
Mortuary	.....	$28,377 70	.....
Famebrosis division	$37,716 51	.....	.....
Sick and accident	.....	56,755 43	.....
Expense	80,071 54	28,377 64	$208 31
Totals	$117,788 05	$113,510 77	$208 31

Total paid by members	$231,507 13
Interest	556 75
Sale of lodge supplies	332 41
From all other sources	180 40
Total Income	**$232,576 69**
Ledger Assets December 31, 1908	**20,908 43**
Total	**$253,485 12**

DISBURSEMENTS

Losses and claims:		
Death	$38,224 31	
Sick and accident	57,296 70	
Cancellations	1,470 67	
Total benefits paid		$96,991 68
Commissions and fees to deputies or organizers		46,042 15
Salaries of deputies and organizers		720 00
Salaries of managers and agents		1,719 00
Salaries of officers and trustees		6,502 50
Salaries of office employees		7,526 30
Medical examiners' fees and salaries		3,258 28
Traveling and other expenses of officers, trustees and committees		4,451 06
Collection and remittance of assessments and dues		18,927 60
Insurance department fees		298 50
Rents		2,546 48
Advertising, printing and stationery		3,472 02
Postage, express, telegraph and telephone		3,369 93
Lodge supplies		759 99
Official publication		71 80

* Withdrew from New York State July 1, 1910.

Expense of supreme lodge meeting	$595 50
Legal expenses	1,585 58
Furniture and fixtures	1,430 27
All other disbursements	333 51
Total Disbursements	**$200,602 15**
Balance	**$52,882 97**

LEDGER ASSETS

Deposited in trust companies and banks *on interest*	$39,474 39
Cash in association's office, $193.24; in banks *not on interest*, $11,286.31	11,479 55
Organizers' collectors balances	1,929 03
Total	**$52,882 97**

NON-LEDGER ASSETS

Assessments actually collected by subordinate lodges not yet received by supreme lodge	23,000 00
Furniture and fixtures	2,000 00
Gross Assets	**$77,882 97**

DEDUCT ASSETS NOT ADMITTED

Organizers' balances, not secured by bonds	$280 15	
Furniture and fixtures	2,000 00	
Total		2,280 15
Total admitted Assets		**$75,602 82**

LIABILITIES

Policy or certificate claims:		
Due and unpaid	$371 00	
In process of adjustment	16,308 21	
Reported, not yet adjusted	2,868 80	
Total		$19,548 01
Salaries and miscellaneous accounts		5,300 00
Borrowed money		5,500 00
Advance assessments		296 15
Current bills		292 27
Medical examination bills		1,281 50
Total Liabilities		**$32,217 93**

EXHIBIT OF FUNDS

	Mortuary	Sick and accident	Expense	Totals
Balance on hand December 31, 1908	$4,708 27	$5,623 11	$10,577 05	$20,908 43
Receipts per *Income Exhibit*, viz.:				
First year's assessments and premiums	.....	.....	81,478 41	81,478 41
Subsequent year ' assessments and premiums	64,687 34	56,755 43	28,377 64	149,820 41
Medical examiners' fees	.....	.....	208 31	208 31
Interests and rents	.....	.....	556 75	556 75
Sale of Lodge supplies	.....	.....	332 41	332 41
From all other sources	.....	22 00	158 40	180 40
Totals	$69,395 61	$62,400 54	$121,688 97	$253,485 12
Disbursements during year	38,224 31	58,767 37	103,610 47	200,602 15
Balance on hand December 31, 1909	$31,171 30	$3,633 17	$18,078 50	$52,882 97

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	13,719	$2,542,515	26	$4,725
Benefit certificates written in 1909	16,175	5,813,108	202	40,250
Totals	29,894	$8,355,623	228	$44,975
Deduct terminated or decreased in 1909	10,061	1,935,973	3	1,175
Total benefit certificates in force December 31, 1909	19,833	$6,419,650	225	$43,800
Benefit certificates terminated by death in 1909	229	54,369	1	150
Benefit certificates terminated by lapse in 1909	9,786	1,880,134	2	1,025
Benefit certificates terminated by cancellation in 1909	46	1,470	.....	.....

Received in 1909 from members in New York:	
Mortuary	$12 81
Sick and accident	25 63
Expense	394 56
Total	$433 00

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	15	$2,532	.....	.....
Claims (face value) incurred in 1909	229	54,368	1	$150
Totals	244	$56,900	1	$150
Claims paid in 1909	194	38,224	1	150
Balance	50	$18,676	.....	.....
Saved by compromising or scaling down claims in 1909	.....	922	.....	.....
Claims rejected in 1909	5	1,075	.....	.....
Claims unpaid December 31, 1909	45	16,679	.....	.....

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims	
	Number	Amount
Claims incurred in 1909	2	$140
Claims paid in 1909	2	140

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	326	$3,004	.....	.....
Claims incurred in 1909	6,299	57,161	14	$115
Totals	6,625	$60,165	14	$115
Claims paid in 1909	6,326	57,296	14	115
Claims unpaid December 31, 1909	299	$2,869	.....	.....

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims	
	Number	Amount
Claims incurred in 1909	46	$1,471
Claims paid in 1909	46	1,471

ROYAL NEIGHBORS OF AMERICA

ROCK ISLAND, ILL.

[Commenced business March 21, 1895.]

Mrs. LINA M. COLLINS, President Miss MYRTLE E. DADE, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax
Mortuary	.....	$154,599 02	$840,485 77	.....
Expense	$29,874 00	.....	.....	$178,786 10
Totals	$29,874 00	$154,599 02	$840,485 77	$178,786 10

Total paid by members		$1,203,744 89
Interest		8,266 79
Sale of lodge supplies		24,728 24
Official publications		2,394 55
Certificate and card fees		2,100 75
Surety bond premiums		10,687 95
From all other sources		511 51
Total Income		**$1,252,434 68**
Ledger Assets December 31, 1908		**349,896 42**
Total		**$1,602,331 10**

DISBURSEMENTS

Losses and claims:		
Death	$917,258 05	
Other benefits	8 40	
Total benefits paid		$917,266 45
Commissions and fees to deputies or organizers		46,284 84
Salaries of managers and agents		1,425 00
Salaries and other compensation of officers and trustees		16,186 31
Salaries and other compensation of committees		5,532 00
Salaries of office employees		38,615 23
Medical examiners' fees and salaries		18 00
Traveling and other expenses of officers, trustees and committees		10,786 06
Insurance department fees		892 92
Rents		2,942 50
Advertising, printing and stationery		7,463 48
Postage, express, telegraph and telephone		11,362 07
Lodge supplies		21,556 24
Official publication		31,103 90
Legal expenses		4,778 42
Furniture and fixtures		833 10

Surety bond premiums	$4,422 34
Payments on rejected claims and annulled certificates	411 20
Unaudited funds balance decreased in 1909	1,538 24
All other disbursements	3,649 88
Total Disbursements	**$1,127,068 18**
Balance	**$475,262 92**

LEDGER ASSETS

Book value of bonds	$105,144 35
Deposited in trust companies and banks *on interest*	299,519 40
Deposited in banks *not on interest*	62,814 22
Lodge supplies	7,784 95
Total	**$475,262 92**

NON-LEDGER ASSETS

Interest due and accrued	3,561 20
Assessments actually collected by subordinate lodges not yet received by supreme lodge	100,000 00
Furniture and fixtures	9,783 40
Mailing department equipment	11,197 16
Gross Assets	**$599,804 68**

DEDUCT ASSETS NOT ADMITTED

Lodge supplies	$7,784 95	
Furniture and fixtures	9,783 40	
Mailing department equipment	11,197 16	
Total		28,765 51
Total admitted Assets		**$571,039 17**

LIABILITIES

Policy or certificate claims:		
Due and unpaid	$4,500	
Resisted	36,250	
Reported, not yet adjusted	100,000	
Total		$140,750 00
Salaries and miscellaneous accounts		15,000 00
Total Liabilities		**$155,750 00**

EXHIBIT OF FUNDS

	Mortuary	Ramsey	Emergency	Expense	Totals
Balance on hand December 31, 1908	$248,273 45	$2,192 17	$469 76	$98,961 04	$349,896 42
Receipts per *Income Exhibit*, viz.:					
Membership fees	.....	.....	.....	29,874 00	29,874 00
First year's assessments and premiums	154,599 02	.....	.....	.....	154,599 02
Subsequent years' assessments and premiums	840,485 77	.....	.....	.....	840,485 77
Dues and per capita tax	.....	.....	.....	178,786 10	178,786 10
Interests and rents	4,226 58	.....	.....	4,040 21	8,266 79
Sale of Lodge supplies	.....	.....	.....	24,728 24	24,728 24
From all other sources	.....	144 00	.....	15,550 76	15,694 76
Totals	$1,247,584 82	$2,336 17	$469 76	$351,940 35	$1,602,331 10
Disbursements during year	918,796 29	65 00	8 40	208,198 49	1,12 ,068 18
Balance on hand December 31, 1909	$328,788 53	$2,271 17	$461 36	$143,741 86	$475,262 92

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force Decembber 31, 1908	154,424	$166,086,500	1,591	$1,375,250
Benefit certificates written in 1909	30,225	30,614,250	969	816,750
Benefit certificates increased in 1909	.....	621,750	.....	7,000
Totals	184,649	$197,322,500	2,560	$2,199,000
Deduct terminated or decreased in 1909	4,743	5,213,500	201	166,250
Total benefit certificates in force December 31, 1909	179,906	$192,109,000	2,359	$2,032,750
Benefit certificates terminated by death in 1909	883	918,250	10	9,000
Benefit certificates terminated by lapse in 1909	3,860	3,890,250	191	151,250
Benefit certificates decreased in 1909	.....	405,000	.....	6,000

Received in 1909 from members in New York:	
Mortuary	$9,314 00
Expense	3,184 70
Total	$12,498 70

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	148	$163,250	6	$4,500
Claims (face value) incurred in 1909	883	918,250	10	9,000
Totals	1,031	$1,081,500	16	$13,500
Claims paid in 1909	890	917,258	10	7,550
Balance	141	$164,242	6	$5,950
Saved by compromising or scaling down claims in 1909	.....	14,992	.....	950
Claims rejected in 1909	9	8,500	1	500
Claims unpaid December 31, 1909	132	140,750	5	4,500

SCHEDULE OF STOCKS OWNED

	Book value	Par value	Company market value	Department market value
St Louis co Minn courthouse 1918 4½s	$25,731	$25,000	$25,731	$26,000
Omaha Neb school dist 1928 4½s	26,551	25,000	26,551	26,500
Sacramento co Cal courthouse and bridge 1935–37 4½s	26,988	25,000	26,988	26,500
Oklahoma State 1919 4s	25,874	25,000	25,874	25,500
Totals	105,144	100,000	105,144	104,500

UNITED STATES GRAND LODGE OF THE INDEPENDENT ORDER SONS OF BENJAMIN

No. 953 THIRD AVENUE, NEW YORK

[Commenced business December 23, 1877.]

RICHARD COHN, Grand Master — LOUIS B. FRANKLIN, Secretary

Attorney for service of process in the State of New York, LOUIS B. FRANKLIN, No. 953 Third avenue, New York.

INCOME

	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax	All other dues and assessments
Mortuary	$1,025 17	$286,763 07	.....	.....
Reserve	78 43	7,891 81	.....	.....
Organization	.....	.....	.....	$2,208 54
Expense	.....	.....	$7,996 45	.....
Totals	$1,103 60	$294,654 38	$7,996 45	$2,208 54

Total paid by members	$305,962 97
Interest	5,692 38
Sale of lodge supplies	140 23
Picnic	1,083 45
From all other sources	73 66
Total Income	**$312,952 69**
Ledger Assets December 31, 1908	**144,218 89**
Total	**$457,171 58**

DISBURSEMENTS

Losses and claims:	
Death	$303,323 49
Commissions and fees to deputies or organizers and lodges	829 50
Salary of chief organizer	1,320 00
Salaries of officers	3,099 99
Salaries of office employees	587 63
Traveling and other expenses of officers, trustees and committees	928 93
Collection and remittance of assessments and dues	58 85
Insurance department fees	81 34
Rents	1,200 00
Advertising, printing and stationery	1,230 45
Postage, express, telegraph and telephone	356 57
Expense of supreme lodge meeting	875 55
Legal expenses	11 50
Furniture and fixtures	150 00
General propaganda expense	594 03
Charity	1,371 57
All other disbursements	2,294 17
Total Disbursements	**$318,313 57**
Balance	**$138,858 01**

LEDGER ASSETS

Mortgage loans	$104,000 00
Deposited in trust companies and banks *on interest*	29,558 19
Cash in association's office	299 82
Special deposit in Canada	5,000 00
Total	**$138,858 01**

NON-LEDGER ASSETS

Interest accrued	2,300 34
Assessments actually collected by subordinate lodges not yet received by supreme lodge	57,394 47
Total Assets	**$198,552 82**

LIABILITIES

Policy or certificate claims:	
Due and unpaid	$30,865 00
Adjusted, not yet due	45,500 00
Reported, not yet adjusted	13,500 00
Total Liabilities	**$89,865 00**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Organization	Expense	Totals
Balance on hand December 31, 1908	$12,167 59	$119,881 31	.....	$12,169 99	$144,218 89
Receipts per *Income Exhibit*, viz.:					
First year's assessments and premiums	1,025 17	78 43	.....	.....	1,103 60
Subsequent years' assessments and premiums	286,763 07	7,891 31	.....	.....	294,654 38
Dues and per capita tax	.....	.....	.....	7,996 45	7,996 45
All other dues and assessments	.....	.....	2,208 54	.....	2,208 54
Interests and rents	226 25	5,046 11	.....	420 02	5,692 38
Sale of Lodge supplies	.....	.....	.....	140 23	140 23
From all other sources	35 00	.....	.....	1,122 11	1,157 11
Totals	$300,217 08	$132,897 16	$2,208 54	$21,848 80	$457,171 58
Increase by transfers	17,000 00	.....	141 96	.....	.....
Decrease by transfers	.....	17,000 00	.....	141 96	.....
Balance after transfers	$317,217 08	$115,897 16	$2,350 50	$21,706 84	$457,171 58
Disbursements during year	303,323 49	110 00	2,350 50	12,529 58	$318,313 57
Balance on hand December 31, 1909	$13,893 59	$115,787 16	.....	$9,177 26	$138,858 01

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	17,533	$12,367,000	11,474	$8,064,000
Benefit certificates written in 1909	1,839	924,000	984	494,000
Totals	19,372	$13,291,000	12,458	$8,558,000
Deduct terminated or decreased in 1909	4,421	4,260,000	2,711	2,642,500
Total benefit certificates in force December 31, 1909	14,951	$9,031,000	9,747	$5,915,500

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates terminated by death in 1909	382	$296,000	247	$192,000
Benefit certificates terminated by reduction in 1909	.....	1,171,000	.....	707,500
Benefit certificates terminated by suspension and withdrawals in 1909	4,639	2,793,000	2,464	1,743,000

Received in 1909 from members in New York:	
Mortuary	$190,622 50
Reserve	5,280 65
Organization	1,465 30
Expense	5,222 70
Total	$202,591 15

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	124	$97,688	73	$55,874
Claims (face value) incurred in 1909	382	295,500	247	192,000
Totals	506	$393,188	320	$247,874
Claims paid in 1909	382	303,323	236	186,324
Claims unpaid December 31, 1909	124	$89,865	84	$61,550

Cla
All o

Tota

Balance ....

SWITCHMEN'S UNION OF NORTH AMERICA

No. 326 BRISBANE BUILDING, BUFFALO, N. Y.

[Commenced business January 10, 1902.]

FRANK T. HAWLEY, President — M. R. WELCH, Secretary

Attorney for service of process in the State of New York, JOHN J. HYNES, No. 528 Brisbane Building, Buffalo, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax	Medical examiners' fees	All other dues and assessments
Mortuary	.....	$9,827 00	$145,178 75	.....	.....	.....
Reserve	$1,337 00	.....	.....	.....	.....	.....
Expense	.....	.....	.....	$49,312 95	$30 75	$21,383 35
Totals	$1,337 00	$9,827 00	$145,178 75	$49,312 95	$30 75	$21,383 35
Deduct payment returned to applicants.	3 00	76 00	.....	25 85	.....	.....
	$1,334 00	$9,751 00	$145,178 75	$49,287 10	$30 75	$21,383 35

Total paid by members	$226,964 95
Interest	4,101 35
Sale of lodge supplies	1,796 25
From all other sources	2,198 48
Total Income	**$235,061 03**
Ledger Assets December 31, 1908	**120,966 48**
Total	**$356,027 51**

DISBURSEMENTS

Losses and claims:		
Death	$106,800 75	
Permanent disability	19,400 00	
Total benefits paid		$126,200 75
Salaries of deputies and organizers		2,718 25
Salaries of officers and trustees		18,179 00
Salaries and other compensation of committees		1,290 99
Salaries of office employees		3,493 67
Medical examiners' fees and salaries		98 25
Traveling and other expenses of officers, trustees and committees		2,130 53
Insurance department fees		15 00
Rents		720 00
Advertising, printing and stationery		422 73
Postage, express, telegraph and telephone		915 66
Lodge supplies		936 59
Official publication		4,955 95
Legal expenses		852 70
Furniture and fixtures		13 92
Bonding officers		735 17

Biennial convention expenses	$22,935 54
American Federation of Labor	803 60
Donations	2,900 00
Wage movement expenses 1909	1,415 81
All other disbursements	45 82
Total Disbursements	**$191,779 93**
Balance	**$164,247 58**

LEDGER ASSETS

Deposited in trust companies and banks *on interest*	$163,713 26
Cash in association's office	534 32
Total	**$164,247 58**

NON-LEDGER ASSETS

Assessments actually collected by subordinate lodges not yet received by supreme lodge	18,050 72
Furniture and supplies	2,431 18
Lodge supplies due	27 34
Convention fund due	1,683 64
Gross Assets	**$186,440 46**

DEDUCT ASSETS NOT ADMITTED

Furniture and supplies	$2,431 18	
Lodge supplies due	27 34	
Convention fund due	1,683 64	
Total		4,142 16
Total admitted Assets		**$182,298 30**

LIABILITIES

Policy or certificate claims:	
Due and unpaid	$1,200 00
Adjusted, not yet due	15,600 00
Resisted	6,000 00
Total Liabilities	**$22,800 00**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Totals
Balance on hand December 31, 1908	$28,454 95	$23,026 22	$69,485 31	$120,966 48
Receipts per *Income Exhibit*, viz.:				
Membership fees	.....	1,334 00	.....	1,334 00
First year's assessments and premiums	9,827 00	.....	.....	9,827 00
Subsequent years' assessments and premiums	145,102 75	.....	.....	145,102 75
Dues and per capita tax	.....	.....	49,287 60	49,287 60
Medical examiners' fees	.....	.....	30 75	30 75
All other dues and assessments	.....	.....	21,383 35	21,383 35
Interests and rents	.....	.....	4,101 35	4,101 35
Sale of Lodge supplies	.....	.....	1,796 25	1,796 25
From all other sources	.....	.....	2,197 98	2,197 98
Totals	$183,384 70	$24,360 22	$148,283 59	$356,027 51
Increase by transfers	15,471 19	.....	.....	.....
Decrease by transfers	.....	.....	15,471 19	.....
Balance after transfers	$198,855 89	$24,360 22	$132,811 40	$356,027 51
Disbursements during year	126,200 75	.....	65,579 18	191,779 93
Balance on hand December 31, 1909	$72,655 14	$24,360 22	$67,232 22	$164,247 58

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	7,862	$7,735,800	835	$760,200
Benefit certificates written in 1909	2,891	2,791,200	335	307,800
Totals	10,753	$10,527,000	1,170	$1,068,000
Deduct terminated or decreased in 1909	2,749	2,640,000	261	238,500
Total benefit certificates in force December 31, 1909	8,004	$7,887,000	909	$829,500
Benefit certificates terminated by death in 1909	129	130,800	16	15,600
Benefit certificates terminated by lapse in 1909	2,620	2,509,200	245	222,900

Received in 1909 from members in New York:	
Mortuary	$15,586 00
Reserve	96 00
Expense	7,797 08
Total	$23,479 08

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	17	$15,300	1	$1,200
Claims (face value) incurred in 1909	115	116,100	14	13,800
Totals	132	$131,400	15	$15,000
Claims paid in 1909	107	106,800	11	10,800
Balance	25	$24,600	4	$4,200
Claims rejected in 1909	3	3,000	.....	.....
Claims unpaid December 31, 1909	22	21,600	4	4,200

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	5	$6,000	.....	.....
Claims incurred in 1909	14	14,700	2	$1,800
Totals	19	$20,700	2	$1,800
Claims paid in 1900	18	19,400	2	1,800
Balance	1	$1,300	.....	.....
Saved by compromising or scaling down claims in 1909	.....	100	.....	.....
Claims unpaid December 31, 1909	1	$1,200	.....	.....

GRAND LODGE OF THE ANCIENT ORDER OF UNITED WORKMEN OF THE STATE OF NEW YORK

306 ARECO BUILDING, ONE HUNDRED AND FORTY-NINTH STREET AND THIRD AVENUE, NEW YORK

[Commenced business January 24, 1874.]

LOUIS DRYPOLCHER, President F. A. BURNHAM, Secretary

Attorney for service of process in the State of New York, F. A. BURNHAM, No. 306 Areco Building, New York.

INCOME

	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax
Mortuary	$25 20	$219,731 97	.....
Expense	5 00	.....	$9,389 90
Totals	$30 20	$219,731 97	$9,389 90

Total paid by members	$229,152 07
Fraternal aid	39,226 49
Total Income	**$268,378 56**
Ledger Assets December 31, 1908	**10,830 93**
Total	**$279,209 49**

DISBURSEMENTS

Losses and claims:	
Death	$255,367 31
Expense of deputies and organizers	71 34
Salaries of officers	4,000 00
Compensation of committees	430 65
Salaries of office employees	1,360 00
Traveling and other expenses of officers and trustees	202 56
Rents	526 65
Advertising, printing and stationery	217 82
Postage, express, telegraph and telephone	620 22
Official publication	578 99
Legal expenses	661 93
Fraternal aid to supreme lodge	6,084 45
Per capita tax to supreme lodge	806 88
All other disbursements	937 04
Total Disbursements	**$271,865 84**
Balance	**$7,343 65**

LEDGER ASSETS

Cash in association's office, $100; in banks *not on interest*, $7.243.65	$7,343 65

NON-LEDGER ASSETS

Due from supreme lodge fraternal aid fund	$234,213 28
Gross Assets	**$241,556 93**

DEDUCT ASSETS NOT ADMITTED

Due from supreme lodge	234,213 28
Total admitted Assets	**$7,343 65**

LIABILITIES

Policy or certificate claims:	
Due and unpaid	$314,557 92
Adjusted, not yet due	107,523 20
Resisted	9,907 60
Reported, not yet adjusted	11,000 00
Total Liabilities	**$442,988 72**

EXHIBIT OF FUNDS

	Mortuary beneficiary	Reserve emergency	Expense	Totals
Balance on hand December 31, 1908	$856 26	$5,871 36	$4,103 31	$10,830 93
Receipts per *Income Exhibit*, viz.:				
First year's assessments and premiums	25 20	.....	.....	25 20
Subsequent years' assessments and premiums	219,731 97	.....	.....	219,731 97
Dues and per capita tax	.....	.....	9,394 90	9,394 90
Fraternal aid	8,275 65	30,950 84	.....	39,226 49
Totals	$228,889 08	$36,822 20	$13,498 21	$279,209 49
Increase by transfers	.....	61,859 97	.....	61,859 97
Balance	$228,889 08	$98,682 17	$13,498 21	$341,069 46
Decrease by transfers	61,859 97	.....	.....	61,859 97
Balance after transfers	$167,029 11	$98,682 17	$13,498 21	$279,209 49
Disbursements during year	165,602 63	94,810 38	11,452 83	271,865 84
Balance on hand December 31, 1909	$1,426 48	$3,871 79	$2,045 38	$7,343 65

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1908	3,376	$4,495,286
Benefit certificates written in 1909	3	3,000
Totals	3,379	$4,498,286
Deduct terminated or decreased in 1909	526	653,929
Total benefit certificates in force December 31, 1909	2,853	$3,844,357
Benefit certificates terminated by death in 1909	142	208,760
Benefit certificates terminated by lapse in 1909	384	411,174
Benefit certificates decreased in 1909	.....	33,995

EXHIBIT OF DEATH CLAIMS

		Amount
Claims unpaid December 31, 1908	377	$489,596
Claims (face value) incurred in 1909	142	208,760
Totals	519	$698,356
Claims paid in 1909	155	255,367
Claims unpaid December 31, 1909	364	$442,989

UNITY INSURANCE SOCIETY*

SYRACUSE, N. Y.

[Incorporated January, 1903.]

JOSEPH P. SWEENEY, President I. M. MERLINJONES, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax
Mortuary	.....	$557 80	.....
Expense	$3 00	185 70	$61 50
Totals	$3 00	$743 50	$61 50

Total paid by members	$808 00
From all other sources	22 25
Total Income	**$830 25**
Ledger Assets December 31, 1908	**2,168 84**
Total	**$2,999 09**

DISBURSEMENTS

Losses and claims:	
Death	$1,895 00
Rents	120 00
Advertising, printing and stationery	22 25
Total Disbursements	**$2,037 25**
Balance	**$961 84**

LEDGER ASSETS

Deposited in banks *not on interest*	$961 84

NON-LEDGER ASSETS

Furniture, fixtures and supplies	1,216 06
Paraphernalia	698 18
Gross Assets	**$2,876 08**

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and supplies	$1,216 06	
Paraphernalia	698 18	
Total		1,914 24
Total admitted Assets		**$961 84**

* Formerly Imperial Order Tycoons. Name changed January 1, 1910.

LIABILITIES

Policy or certificate claims adjusted, not yet due	$1,575 00
Miscellaneous accounts	26 34
Total Liabilities	**$1,601 34**

EXHIBIT OF FUNDS

	Mortuary	Expense	Totals
Balance on hand December 31, 1908	$1,588 98	$579 86	$2,168 84
Receipts per *Income Exhibit*, viz.:			
First year's assessments and premiums	.....	3 00	3 00
Subsequent years' assessments and premiums	557 80	185 70	743 50
Dues and per capita tax	.....	61 50	61 50
From all other sources	.....	22 25	22 25
Totals	$2,146 78	$852 31	$2,999 09
Disbursements during year	1,895 00	142 25	2,037 25
Balance on hand December 31, 1909	$251 78	$710 06	$961 84

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1908	157	$154,682
Deduct terminated or decreased in 1909	84	79,612
Total benefit certificates in force December 31, 1909	73	$75,070
Benefit certificates terminated by death in 1909	1	1,000
Benefit certificates terminated by lapse in 1909	83	78,612

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1908	5	$3,220
Claims (face value) incurred in 1909	1	1,000
Totals	6	$4,220
Claims paid in 1909	6	1,895
Balance	.....	$2,325
Saved by compromising or scaling down claims in 1909	.....	700
Claims rejected in 1909	.....	50
Claims unpaid December 31, 1909	4	1,575

SUPREME FOREST WOODMEN CIRCLE

OMAHA, NEB.

[Commenced business September 5, 1895.]

EMMA B. MANCHESTER, President ELIZABETH A. SEARS, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums	Dues and per capita tax
Mortuary	.....	$159,170 40	$397,350 60	.....
Reserve	.....	17,685 60	44,150 09	.....
Erpense	$10,948 75	9,355 00	24,357 00	$87,552 39
Totals	$10,948 75	$186,211 00	$465,857 69	$87,552 39
Deduct payment returned to applicants.	.....	269 35	.....	.....
	$10,948 75	$185,941 65	$465,857 69	$87,552 39

Total paid by members	$750,300 48
Interest	47,574 57
Sale of lodge supplies	3,448 79
Official publications	326 10
Bonding officers	3,027 24
From all other sources	108 00
Total Income	**$804,785 18**
Ledger Assets December 31, 1908	**938,331 27**
Total	**$1,743,116 45**

DISBURSEMENTS

Losses and claims:		
Death	$263,132 64	
Monuments	30,938 00	
Funeral	5,800 00	
Total benefits paid		$299,870 64
Commissions and fees to deputies or organizers		33,142 25
Salaries of deputies and organizers		8,206 53
Salaries of officers and trustees		8,275 00
Salaries of office employees		16,444 54
Medical examiners' fees and salaries		1,892 50
Traveling and other expenses of officers, trustees and committees		1,117 91
Insurance department fees		675 90
Rents		1,749 00
Advertising, printing and stationery		11,015 96
Postage, express, telegraph and telephone		6,116 51
Lodge supplies		3,916 34

Official publication	$14,020 22
Expense of supreme lodge meeting	11,456 72
Legal expenses	3,648 74
Furniture and fixtures	882 62
Amortization of bonds	3,984 87
Interest charged off bonds	6,338 58
Executive council meeting	1,474 20
Bonding officers	1,643 95
State conventions	5,615 70
Premiums for securing new members	12,976 20
All other disbursements	2,371 18
Total Disbursements	**$456,836 06**
Balance	**$1,286,280 39**

LEDGER ASSETS

Mortgage loans	$50,000 00
Book value of bonds	1,145,422 36
Cash in association's office, $2,749.06; in banks *not on interest*, $88,108.97	90,858 03
Total	**$1,286,280 39**

NON-LEDGER ASSETS

Interest accrued	14,344 85
Assessments actually collected by subordinate lodges not yet received by supreme lodge	70,000 00
Gross Assets	**$1,370,625 24**

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value	4,142 36
Total admitted Assets	**$1,366,482 88**

LIABILITIES

Policy or certificate claims:		
Due and unpaid	$333 33	
Resisted	999 99	
Reported, not yet adjusted	27,683 24	
Total		$29,016 56
Salaries and miscellaneous acounts		1,134 00
Advance assessments		4,695 34
Monuments		25,200 00
Funeral benefits		900 00
Total Liabilities		**$60,945 90**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Totals
Balance on hand December 31, 1908	$77,913 32	$845,321 40	$15,096 55	$938,331 27
Receipts per *Income Exhibit*, viz.:				
Membership fees	.....	.....	10,831 75	10,831 75
First year's assessments and premiums	159,170 40	17,685 60	9,355 00	186,211 00
Subsequent years' assessments and premiums	397,218 50	44,150 09	24,357 00	465,725 59
Dues and per capita tax	.....	.....	87,532 14	87,532 14
Interests and rents	1,058 68	46,274 13	241 76	47,574 57
Sale of Lodge supplies	.....	.....	3,448 79	3,448 79
From all other sources	100 00	.....	3,361 34	3,461 34
Totals	$635,460 90	$953,431 22	$154,224 33	$1,743,116 45

EXHIBIT OF FUNDS — Continued

	Mortuary	Reserve	Expense	Totals
Increase by transfers	.....	$252,314 59	.....	$252,314 59
Balance	$635,460 90	$1,205,745 81	$154,224 33	$1,995,431 04
Decrease by transfers	252,314 59	.....	.....	252,314 59
Balance after transfers	$383,146 31	$1,205,745 81	$154,224 33	$1,743,116 45
Disbursements during year	299,870 64	10,323 45	146,641 97	456,836 06
Balance on hand December 31, 1909	$83,275 67	$1,195,422 36	$7,582 36	$1,286,280 39

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	59,147	$53,460,200	352	$240,200
Benefit certificates written in 1909	25,325	21,839,000	258	165,300
Totals	84,472	$75,299,200	610	$405,500
Deduct terminated or decreased in 1909	8,666	6,470,100	99	49,400
Total benefit certificates in force December 31, 1909	75,806	$68,829,100	511	$356,100
Benefit certificates terminated by death in 1909	459	402,300	1	100
Benefit certificates terminated by lapse in 1909	8,207	6,067,800	98	49,300

Received in 1909 from members in New York:	
Mortuary	$2,539 21
Reserve	282 13
Expense	779 05
Total	$3,600 39

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	46	$49,533	1	$200
Claims (face value) incurred in 1909	459	402,300	1	100
Totals	505	$451,833	2	300
Claims paid in 1909	445	299,870	1	67
Balance	60	$151,963	1	$233
Saved by compromising or scaling down claims in 1909	.....	95,846	.....	33
Claims rejected in 1909	2	1,000	.....	.....
Claims unpaid December 31, 1909	58	55,117	1	200

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Alamance county N C road 1959 5s..	$27,738	$25,000	$27,750	$27,500
Anderson county Tenn rd 1918 5s...		5,000	5,250	5,200
Anderson county Tenn rd 1919 5s...		5,000	5,250	5,200
Anderson county Tenn rd 1920 5s...		5,000	5,250	5,200
Anderson county Tenn rd 1921 5s...		4,000	4,200	4,160
Anderson county Tenn rd 1927 5s...	47,011	5,000	5,350	5,300
Anderson county Tenn rd 1928 5s...		5,000	5,350	5,300
Anderson county Tenn rd 1929 5s...		5,000	5,350	5,300
Anderson county Tenn rd 1930 5s...		5,000	5,350	5,350
Anderson county Tenn rd 1931 5s...		5,000	5,350	5,350
Allegheny county Pa rd 1936 4s....	42,049	40,000	40,800	40,800
Benton Harbor Mich bridge 1938 4½s	10,825	10,000	10,800	10,400
Ben Hill county Ga val 1929 5s.....		2,500	2,750	2,700
Ben Hill county Ga val 1930 5s.....		2,500	2,775	2,700
Ben Hill county Ga val 1931 5s.....		2,500	2,775	2,725
Ben Hill county Ga val 1932 5s.....		2,500	2,775	2,725
Ben Hill county Ga val 1933 5s.....	28,027	2,500	2,800	2,725
Ben Hill county Ga val 1934 5s.....		2,500	2,800	2,725
Ben Hill county Ga val 1935 5s.....		2,500	2,800	2,750
Ben Hill county Ga val 1936 5s.....		2,500	2,800	2,750
Ben Hill county Ga val 1937 5s.....		2,500	2,825	2,750
Ben Hill county Ga val 1938 5s.....		2,500	2,825	2,750
Bluefield W Va st & sewer 1937 5s..	51,158	50,000	54,000	54,000
Canyon county Idaho c h 1918 4½s..		4,000	4,000	4,000
Canyon county Idaho c h 1919 4½s..		6,000	6,000	6,000
Canyon county Idaho c h 1920 4½s..		6,000	6,000	6,000
Canyon county Idaho c h 1921 4½s..	41,079	6,000	6,000	6,000
Canyon county Idaho c h 1922 4½s..		6,000	6,000	6,000
Canyon county Idaho c h 1923 4½s..		6,000	6,000	6,000
Canyon county Idaho c h 1924 4½s..		6,000	6,000	6,000
Chickasha Okla school 1928 5s.....	53,995	50,000	52,500	52,500
Clarendon county S C sch 1949 5½s..	12,684	11,000	12,650	11,990
Davidson county Tenn br 1937 4½s..		34,000	35,360	35,360
Davidson county Tenn br 1937 4½s..	49,344	4,000	4,200	4,200
Davidson county Tenn br 1937 4½s..		4,000	4,240	4,240
Davidson county Tenn br 1937 4½s..		7,000	7,490	7,490
Ellis county Okla school 1928 6s....	4,924	4,500	4,905	4,905
Great Falls Mont school ref 1925 4s.	16,087	16,000	15,520	15,520
Grady county Okla school 1928 6s..	16,415	15,000	15,150	15,900
Greene county Tenn rd 1918 5s.....	15,655	15,000	15,450	15,450
Greensboro N C ref 1938 5s.....	27,507	25,000	27,500	27,250
Houston Texas sewer 1938 4½s.....	26,045	25,000	26,000	25,500
Hugo Okla school 1929 5½s.....	38,876	35,000	38,850	35,000
Memphis Tenn water 1933 4s.....	25,000	25,000	24,500	24,500
Mobile county Ala 1928 5s.....	47,941	44,500	47,615	47,615
New York city water 1956 4s.....	51,468	50,000	50,000	50,000
New Barbadoes tp N J sch 1932 5s..		5,000	5,250	5,250
New Barbadoes tp N J sch 1933 5s..	20,984	5,000	5,250	5,250
New Barbadoes tp N J sch 1934 5s..		5,000	5,250	5,250
New Barbadoes tp N J sch 1935 5s..		5,000	5,300	5,300
Pitt county N C bridge 1938 5s.....	43,754	40,000	43,200	43,200
Putnam co Fla c h br & rd 1931 5s..		20,000	21,200	20,600
Putnam co Fla c h br & rd 1936 5s..	95,985	20,000	21,200	20,800
Putnam co Fla c h br & rd 1949 5s..		9,000	9,630	9,360
Putnam co Fla c h br & rd 1954 5s..		41,000	44,280	43,050
Roberson county S C c h 1937 5½s..	28,300	25,000	29,000	29,000
Russell county Va road 1928 5s....		5,000	5,450	5,300
Russell county Va road 1929 5s....		5,000	5,500	5,300
Russell county Va road 1930 5s....	33,150	5,000	5,500	5,350
Russell county Va road 1931 5s....		5,000	5,500	5,350
Russell county Va road 1932 5s....		5,000	5,500	5,350
Russell county Va road 1933 5s....		5,000	5,500	5,350
San Diego Cal sewer 1911 4½s.....		3,000	3,030	3,030
San Diego Cal sewer 1912 4½s.....		500	505	505
San Diego Cal sewer 1913 4½s.....		2,500	2,525	2,525
San Diego Cal sewer 1914 4½s.....		3,500	3,570	3,570
San Diego Cal sewer 1915 4½s.....		1,500	1,530	1,530
San Diego Cal sewer 1930 4½s.....		500	525	525
San Diego Cal sewer 1932 4½s.....		3,500	3,675	3,675
San Diego Cal sewer 1933 4½s.....	36,535	3,500	3,710	3,710
San Diego Cal sewer 1934 4½s.....		3,500	3,710	3,710
San Diego Cal sewer 1935 4½s.....		3,500	3,710	3,710
San Diego Cal sewer 1936 4½s.....		3,500	3,710	3,710
San Diego Cal sewer 1937 4½s.....		3,500	3,710	3,710
San Diego Cal sewer 1938 4½s.....		500	530	530
San Diego Cal sewer 1939 4½s.....		1,000	1,060	1,060
San Diego Cal sewer 1941 4½s.....		1,500	1,605	1,605
Sunflower co Miss bridge 1932 5s...	27,155	25,000	26,000	26,000

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Seattle Wash sewer 1927 4½s	$51,745	$50,000	$53,000	$53,000
Transylvania county N C R R aid 1925 6s	11,868	11,000	12,210	12,210
Vicksburg Miss sewer 1928 4½s	25,583	25,000	25,500	25,750
Waco Texas free school 1934 5s	44,539	40,000	44,400	44,400
White co Tenn turnp 1917 5s	20,800	20,000	20,600	20,600
Wilmington N C water & sewer 1948 4½s	37,006	35,000	37,100	36,750
Schiller Co building 1921 4½s	34,188	35,000	32,900	32,900
Totals	$1,145,422	$1,080,500	$1,141,280	$1,131,555

SOVEREIGN CAMP OF THE WOODMEN OF THE WORLD

OMAHA, NEB.

[Commenced business January 1, 1891.]

JOSEPH C. ROOT, President — JOHN T. YATES, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums
Mortuary	.....	$1,009,469 06	$4,354,444 30
Reserve	.....	131,956 74	569,177 11
Building fund	.....	22,300 69	95,942 41
Expense	$121,402 74	155,840 91	672,207 16
Totals	$121,402 74	$1,319,567 40	$5,691,770 98
Deduct payment returned to applicants	.....	20,321 09	.....
	$121,402 74	$1,299,246 31	$5,691,770 98

Total paid by members	$7,112,420 03
Interest	368,782 06
Rents	20,146 51
Sale of lodge supplies	15,631 98
Official publications	11,761 90
Surety bonds	11,565 40
Donation from banks on purchase of new headquarters site	75,000 00
Returned remittances reimbursed	6,966 31
Premiums for new members	2,712 39
Surety companies for losses of camp funds	4,914 09
Advance paid by deputies, camps and others	3,893 43
From all other sources	5,206 83
Total Income	**$7,639,000 93**
Ledger Assets December 31, 1908	**7,605,890 06**
Total	**$15,244,890 99**

DISBURSEMENTS

Losses and claims:		
Death	$3,852,962 79	
Old age benefits	22,650 00	
Monuments	296,955 75	
Total benefits paid		$4,172,568 54
Commissions, salaries, expenses and fees to deputies or organizers		417,616 79
Salaries and other compensation of officers and trustees		35,512 52
Salaries and other compensation of committees		9,114 07
Salaries of office employees		134,520 80
Medical examiners' fees and salaries		10,023 00
Traveling and other expenses of officers, trustees and committees		8,620 42

Insurance department fees		$1,365 10
Rents		13,136 00
Advertising, printing and stationery		57,603 95
Postage, express, telegraph and telephone		31,036 98
Lodge supplies		20,239 79
Official publication		111,586 50
Expense of supreme lodge meeting		108,630 53
Legal expenses		14,594 02
Furniture and fixtures		5,888 39
Taxes, repairs and other expenses on real estate		12,568 62
Amortization of bonds		17,494 32
Accrued interest on bonds purchased		32,073 22
Investigation of claims		7,208 42
Premiums for securing new members		9,308 38
Returned and protested remittances reimbursed		8,504 65
Bonding officers		7,890 40
All other disbursements		9,325 69
Total Disbursements		**$5,256,431 10**
Balance		**$9,988,459 89**

LEDGER ASSETS

Book value of real estate	$352,474 00
Book value of bonds	9,064,048 41
Deposited in trust companies and banks *on interest*	3,000 00
Cash in association's office, $90,781.26; in banks *not on interest*, $462,371.25	553,152 51
Organizers' balances	435 29
Due from camps and others	15,349 68
Total	**$9,988,459 89**

NON-LEDGER ASSETS

Interest accrued	78,117 81
Rents due	55 00
Market value of real estate over book value	47,526 00
Assessments actually collected by subordinate lodges not yet received by supreme lodge	650,000 00
Inventory	65,113 12
Gross Assets	**$10,829,271 82**

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value	$35,224 08	
Inventory	65,113 12	
Total		100,337 20
Total admitted Assets		**$10,728,934 62**

LIABILITIES

Policy or certificate claims:		
Due and unpaid	$149,401 49	
Resisted	61,969 00	
Reported, not yet adjusted	596,100 00	
Total		$807,470 49
Advance assessments		103,984 10
Unpaid monuments		137,100 00
General relief funds		9,285 39
Miscellaneous accounts		1,171 83
Total Liabilities		**$1,059,011 81**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Building	Expense	Totals
Balance on hand December 31, 1908	$102,959 78	$7,236,943 10	.....	$265,987 18	$7,605,890 06
Receipts per *Income Exhibit*, viz.:					
Membership fees	.....	.....	.....	115,115 31	115,115 31
First year's assessments and premiums	1,009,469 06	131,956 74	$22,300 69	155,840 91	1,319,567 40
Subsequent years' assessments and premiums	4,346,399 93	569,177 11	95,942 41	670,963 40	5,682,482 85
Interests and rents	7,499 54	357,839 90	826 56	22,762 57	388,928 57
Sale of Lodge supplies	.....	.....	.....	15,631 98	15,631 98
From all other sources	53 95	824 12	75,000 00	41,396 75	117,274 82
Totals	$5,466,382 26	$8,296,740 97	$194,069 66	$1,287,698 10	$15,244,890 99
Increase by transfers	.....	1,000,000 00	125,000 00	.....	1,125,000 00
Balance	$5,466,382 26	$9,296,740 97	$319,069 66	$1,287,698 10	$16,369 890 99
Decrease by transfers	1,000,000 00	.....	.....	125,000 00	1,125,000 00
Balance after transfers	$4,466,382 26	$9,296,740 97	$319,069 66	$1,162,698 10	$15,244,890 99
Disbursements during year	4,172,568 54	49,567 54	.....	1,034,295 02	5,256,431 10
Balance on hand December 31, 1909	$293,813 72	$9,247,173 43	$319,069 66	$128,403 08	$9,988,459 89

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	439,285	$602,349,500	5,128	$5,672,800
Benefit certificates written in 1909	106,559	132,103,900	2,607	2,783,200
Benefit certificates increased in 1909	.....	381,500	.....	9,500
Totals	545,844	$734,834,900	7,735	$8,465,500
Deduct terminated or decreased in 1909	45,475	55,145,500	1,302	1,300,700
Total benefit certificates in force December 31, 1909	500,369	$679,689,400	6,433	$7,164,800
Benefit certificates terminated by death in 1909	3,463	4,898,000	38	48,300
Benefit certificates terminated by lapse in 1909	22,266	25,572,900	809	775,900
Benefit certificates terminated by suspension in 1909	19,746	24,570,600	455	475,500
Benefit certificates decreased in 1909	.....	104,000	.....	1,000

Received in 1909 from members in New York:

Mortuary	$54,525 52
Reserve	7,133 76
Expense	9,678 37
Total	$71,337 65

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	299	$509,727	4	$5,600
Claims (face value) incurred in 1909	3,463	4,898,000	38	48,300
Totals	3,762	$5,407,727	42	$53,900
Claims paid in 1909	3,200	4,149,919	35	36,700
Balance	562	$1,257,808	7	$17,200
Saved by compromising or scaling down claims in 1909	5	399,477	.....	8,000
Claims rejected in 1909	49	60,900	.....	.....
Claims unpaid December 31, 1909	508	797,431	7	9,200

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims	
	Number	Amount
Claims unpaid December 31, 1908	110	$116,250
Claims incurred in 1909	56	86,100
Totals	166	$202,350
Claims paid in 1909	.....	22,650
Balance	166	$179,700
Saved by compromising or scaling down claims in 1909	8	8,400
Claims unpaid December 31, 1909	158	$171,300

SCHEDULE OF BONDS OWNED

	Book value	Par value	Company market value	Department market value
Adams co Miss refndg 1917–31 4½s	$73,322	$71,000	$71,000	$71,000
Alexandria La pub imp 1947 5s	30,608	30,000	30,300	30,300
Alhambra Cal high school dist 1913–24 5s	28,641	27,000	28,012	28,012
Allegheny co Pa road 1934 4s	52,403	50,000	51,000	51,000
Amherst co Va road imp 1927 5s	46,646	44,000	45,320	45,320
Anderson co Tenn road 1922–6 5s	51,483	50,000	52,700	52,700
Appling co Ga courthouse 1930–7 5s	20,728	20,000	21,490	21,490
Arapahoe co Col school dist No 6 1919 5s	15,000	15,000	15,000	15,000
Armour S D school dist 1926 5s	10,548	10,000	10,600	10,600
Asheville N C school 1937 5s	10,784	10,000	11,200	11,200
Atchison Kan internal imp 1933–5 5s	16,612	15,000	16,800	16,700
Bayonne N J fndg 1928 5s	42,991	41,000	45,510	45,510
Barrington Ill school dist 4 1912–24 5½s	15,137	13,500	15,280	15,280
Beaufort co N C bridge 1937–9 5s	21,186	20,000	21,200	21,200

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Beaverhead co Mont schl dist 10, 1925 5s	$16,665	$16,000	$16,640	$16,640
Beaver Pond W Va school dist 1928 6s	80,073	70,000	80,500	80,500
Ben Hill co Ga validated 1910–28 5s	49,790	47,500	49,750	49,750
Big Springs Tex school dist 1949 5s	16,336	16,000	16,656	16,000
Billings Mont school dist 2 1925 4½s	6,090	6,000	6,060	6,060
Blandinsville Ill school dist 39 1916–25 4½s	7,329	7,000	7,325	7,325
Bolder Col water works 1921 4½s	30,675	30,000	30,300	30,300
Bradley co Tenn road 1937 5s	26,319	25,000	27,000	27,000
Brunson S C high school dist 1 1928 6s	11,049	10,000	11,200	11,200
Butte Mont fndg 1925 4½s	51,228	50,000	50,500	50,500
Cabell co W Va refndg court house & bridge 1936 4½s	61,803	60,000	61,800	61,800
Cabell co W Va 30-year 1936 4½s	2,064	2,000	2,060	2,060
Campbell co Tenn road 1937 5s	50,990	50,000	50,500	50,500
Carteret co N C court house 1917 5s	24,621	25,000	25,750	25,750
Charleroi Pa school dist 1912–24 4½s	18,609	18,000	18,320	18,320
Charleston W Va brldge sewer & refndg 1941 4½s	105,373	100,000	106,000	106,000
Charleston W Va school dist 1937 4½s	60,141	60,000	60,600	60,600
Charlotte N C fndg 1937 4½s	89,397	88,000	91,520	91,520
Charlotte N C fndg 1938 5s	26,457	25,000	28,000	28,000
Cheatham co Tenn 1923 4s	42,128	45,000	41,850	41,850
Cherokee co S C school dist 1927 5s	26,503	25,000	26,500	26,500
Chester co S C school dist 10 1924 5s	10,288	10,900	10,300	10,300
Chicago Ill san dist 1918 4s	20,133	20,000	20,000	20,000
Chicago Ill water loan 1915 4s	25,257	25,000	25,000	25,000
Chickasaw co Miss court-house 1927 5s	40,884	39,000	39,000	39,000
Chickasaw co Miss court-house 1929 5s	10,473	10,000	10,767	10,000
Claiborne co Tenn road 1936 4½s	66,983	65,000	65,000	65,000
Clarendon S C school dist 1 1928 6s	12,689	12,000	13,440	13,440
Clarksville Tenn high school 1927 4½s	16,000	16,000	16,000	16,000
Cleveland co N C court-house 1912–6 6s	25,404	25,000	25,950	25,950
Cleveland O school deficiency 1922 4s	53,790	50,000	50,500	50,500
Clinton Ia school dist refndg 1918 4s	38,500	38,500	38,500	38,500
Clinton Ia school dist refndg 1919 4s	60,000	60,000	60,180	60,000
Coahoma co Miss road and bridge 1930 4½s	51,962	50,000	51,000	51,000
Cocke co Tenn road and bridge 1934–9 5s	108,843	100,000	107,690	107,500
Coffeyville Kan school 1926 5s	37,445	35,000	37,450	37,450
College Township O school dist 1915–24 5s	9,601	9,000	9,540	9,540
Columbus Miss school water fire and sewer 1926 5s	22,636	22,000	22,660	22,660
Columbus O water distribution system extension 1928 4s	40,807	40,000	40,400	40,400
Concord N C Imp 1937 5s	37,949	36,000	37,440	37,440

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Cook co Ill school dist 89 1910 5s	$4,039	$4,000	$4,040	$4,040
Copiah co Miss road and bridge 1929 5s	31,929	30,000	32,301	32,400
Covington co Miss court-house and jail 1912–23 5s	18,980	18,000	18,690	18,690
Covington co Miss road and bridge 1929 5s	10,480	10,000	10,767	10,600
Crisp co Ga court house and jail 1914–35 4½s	39,591	39,000	39,630	39,630
Cumberland Md con debt 1922 5s	26,946	25,000	26,750	26,750
Dallas Tex pub imp 1944 4s	50,000	50,000	46,500	46,500
Davidson co Tenn bridge 1937 4½s	40,879	41,000	43,460	43,460
Davie co N C court house and jail 1910–24 5s	30,744	30,000	31,080	30,900
Dawson Ga school 1910–23 5s	10,241	10,000	10,240	10,240
Denison Ia school fndg 1919 4½s	17,170	17,000	17,170	17,340
Denmark S C school dist 21 1927 6s	8,682	8,000	8,720	8,720
Denver Col school dist 17 1917 4½s	1,000	1,000	1,000	1,000
Dillon S C school dist 1924 5s	12,691	12,000	12,600	12,600
Douglas Ga school 1938 5s	21,184	20,000	22,266	20,800
Duluth Minn school dist 1923 5s	2,200	2,000	2,160	2,160
Duluth Minn water and light 1932 4s	30,778	30,000	28,800	28,800
Easley S C school dist 1924 5s	11,877	12,000	12,000	12,000
Elkins W Va school 1912–27 5s	61,355	60,000	62,250	62,250
Evansville Ind funded debt loan 1912 4s	6,033	6,000	6,000	6,000
Fairmont Va sewerage and imp 1934 6s	34,699	30,000	36,600	36,600
Forest co Wis court house 1912–17 6s	26,962	25,000	26,617	27,000
Forrest co Miss Jail 1928 5s	43,314	40,000	42,964	43,200
Gainesville Tex refndg 1944 5s	2,067	2,000	2,020	2,020
Giles co Tenn court house fndg 1929 6s	116,341	100,000	112,580	105,000
Glassport Pa school dist 1912–27 4½s	20,857	20,000	20,890	20,890
Grand Island Neb refndg 1925 4s	20,000	20,000	18,200	18,200
Grant co Ky fndg 1919–26 4½s	53,902	51,500	52,770	52,770
Greenbrier W Va school 1917 5s	26,114	25,000	24,700	25,750
Greene co Tenn road 1928 5s	50,507	49,000	51,450	51,450
Greensboro N C fndg 1938 5s	54,519	50,000	54,805	54,500
Greenville Miss refndg 1927 5s	16,068	15,000	15,900	15,900
Greenville S C fndg and imp 1935 4½s	16,740	16,000	16,640	16,640
Greenville Tex electric light and power plant construction 1949 5s	53,000	50,000	54,525	52,940
Greenwood co S C school dist 1937 5s	15,871	15,000	16,050	15,600
Grosse Point Mich school dist 1930 4½s	16,043	15,000	15,750	15,750
Guilford co N C highway 1933 5s	98,263	90,000	98,100	98,100
Halifax co N C court house 1929 6s	35,388	30,000	36,150	35,400

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Handley Tex school dist 1949 5s	$20,760	$20,000	$21,268	$21,200
Harnett co N C fndg 1937 5s	26,150	25,000	27,780	27,000
Harris co Tex court house 1948 4s	24,876	25,000	24,750	25,000
Hartsville S C school dist 1928 6s	27,595	25,000	27,250	27,250
Hattiesburg Miss gen 1928 5s	51,236	50,000	51,500	51,500
Hawkins co Tenn pike road 1913–23 4s	38,408	40,000	38,750	38,750
Hawkins co Tenn pike rd 1924–37 5s	43,250	40,000	43,220	41,330
Henderson co Tenn refndg 1910–44 4¾s	46,054	44,000	45,540	44,000
Hertford N C school dist 1925–35 5s	15,792	15,000	16,050	16,050
High Point N C fndg 1938 5s	38,870	36,000	37,440	37,440
Hillsborough co Fla 1st mtg 1933 4s	71,362	73,000	69,350	69,350
Hinds co Miss refndg 1928 4½s	46,090	44,000	44,000	44,000
Hollywood Cal Union high school dist 1917–24 5s	28,044	26,000	27,690	27,690
Houston Tex extension water mains drainage and sanitary sewer 1938 4½s	111,257	107,000	111,073	109,140
Houston Tex school sewer street paving and fire station 1944 5s	12,121	11,000	12,110	12,210
Howard co Tex court house and jail 1937 5s	46,948	46,000	46,920	46,920
Hugo Okla school 1929 5½s	27,790	25,000	27,830	25,000
Ironwood Mich school 1919 4s	33,674	34,000	34,000	33,320
Jackson Miss sewerage paving sidewalk and water works 1928 5s	15,561	15,000	15,900	15,900
Jackson Miss water works 1928 6s	94,521	85,000	97,750	97,750
Jackson Tenn fndg and imp 1927 4½s	40,000	40,000	40,000	40,000
Jackson Tenn imp 1928 6s	8,644	7,500	8,925	8,925
Jackson Tenn water works fndg 1935 4s	3,000	3,000	2,880	2,880
Jefferson Ia refndg 1924 4½s	4,000	4,000	4,000	4,000
Johnstown Pa school dist fndg 1932 3½s	16,792	17,000	15,810	15,810
Jones co Miss court house 1923–32 5s	64,700	60,000	64,620	64,620
Joplin Mo school dist 1928 4½s	29,381	29,000	29,580	29,580
Jordan Utah school dist 1927 4½	30,158	30,000	30,000	30,000
Kearney Neb school dist 1916 5s	22,108	21,900	22,119	22,119
Kershaw co S C court house 1925 5s	10,860	10,000	10,700	10,700
Kewaunee Township, Ill school dist No 51 1923–24 5s	7,845	7,000	7,560	7,560
King's Mountain N C school dist 1939 6s	11,123	10,000	11,190	11,500
Knox co Neb school dist No 86 1924 5s	8,240	8,000	8,160	8,160
Knoxville Tenn water works 1949 4½s	51,891	50,000	51,900	52,000
Lake co S D refndg 1925 4½s	15,361	15,000	15,000	15,000
Lancaster S C school dist 1922 5s	14,629	14,000	14,280	14,280
Lansing Mich sewer 1911–16 4½s	16,814	16,500	16,730	16,730
Laurel Miss water works 1929 5s	9,401	9,000	9,690	10,300

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Laurel Miss school 1929 5s	$10,445	$10,000	$10,767	$10,300
Laurel Miss street 1929 5s	10,445	10,000	10,767	10,300
Lee co N C court house & jail 1938 5s	15,418	14,000	15,345	15,120
Lee co S C court house 1937 5s	24,864	24,000	25,200	25,200
Le Flore co Miss bridge 1932 5s	5,263	5,000	5,300	5,300
Le Flore co Miss road 1932 5s	21,053	20,000	21,200	21,200
Lewis co Wash school dist 1918–22 5s	15,787	15,000	15,630	15,630
Lewiston Idaho school dist No 1 1923 5s	12,231	12,000	12,240	12,240
Louisiana new cons 1914 4s	12,252	12,000	12,000	12,000
Lyons Ia school dist 1915 4s	31,030	31,000	31,000	31,000
Lyons Ia school dist 1916 4s	9,013	9,000	9,000	9,000
Madison co Tenn road 1945 4s	95,905	96,000	93,120	93,120
Mahomet Ill school dist 1913–16 5s	1,364	1,300	1,342	1,342
Marion co Kan refndg 1922 5½s	43,107	42,000	42,840	42,840
Marion co Tenn road 1934 1934 4s	13,300	14,000	14,000	14,000
Marshall Ill school dist No 16 fndg 1910–14 5s	5,116	5,000	5,100	5,100
Maryville Mo school dist 1928 4½s	22,249	22,000	22,240	22,240
McCook Neb school dist No 17 1926 4½s	15,691	16,000	15,520	15,520
McDowell co N C fndg 1919 6s	16,601	15,000	16,769	16,050
Melvin Ill school dist No 58 1910–20 5s	3,832	3,700	3,807	3,807
Memphis Tenn school 1928 4½s	26,140	25,000	26,250	26,250
Memphis Tenn school 1937 4s	18,953	19,000	18,692	18,692
Memphis Tenn school 1945 4½s	50,150	46,000	49,220	49,220
Meridian Miss fndg 1935 4½s	26,432	25,000	25,500	25,500
Meridian Miss sewerage 1924 6s	5,851	5,000	5,850	5,850
Meridian Miss school 1937 4½s	35,254	35,000	35,700	35,450
Midland Tex school dist 1949 5s	20,772	20,000	21,534	20,000
Milwaukee Wis flushing tunnel 1913–16 3½s	20,371	20,000	19,650	19,650
Milwaukee Wis school 1914 3½s	5,020	5,000	4,900	4,900
Missoula Mont school dist 1 1924 4½s	46,049	45,000	45,450	45,450
Mitchell co N C court house 1911–21 6s	24,911	24,000	24,560	24,560
Mobile co Ala 20-year 1928 5s	58,913	56,000	59,920	59,920
Moline Ill school dist 40 1910–13 4½s	11,121	11,000	11,100	11,100
Montgomery co Tenn highway & fndg 1935 4½s	15,861	15,000	15,300	15,450
Mooresville N C school dist 1936 5s	6,932	7,000	7,280	7,280
Morgan co Tenn road 1926 5s	11,837	11,000	11,660	11,660
Morton Park Ill school dist No 99 1910–16 4½s	14,260	14,000	14,220	14,220
Moundsville W Va school dist 1928 5s	35,314	35,000	35,350	35,350
Nance co Neb school dist 3 1923 5s	12,614	12,000	12,600	12,600
Nashville Tenn st 1927 4s	20,082	20,000	20,000	20,000

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Nashville Tenn suburban sts 1935 4½s	$52,119	$50,000	$54,000	$54,000
Nashville Tenn trunk sewer 1928 4s	40,169	40,000	40,000	40,000
New Bern N C refndg 1919 5s	25,957	25,000	26,917	25,500
New Bern N C st imp 1938 5s	16,196	15,000	15,600	15,600
New Bern N C st imp 1939 5s	51,072	48,000	52,613	49,920
New Orleans La court house 1955 5s	112,965	102,000	117,300	113,590
Norfolk Neb school dist 1937 5s	24,561	24,000	26,160	26,160
Omaha Neb city hall 1910 4½s	4,006	4,000	4,000	4,000
Omaha Neb park 1912 5s	15,950	16,000	16,320	16,320
Omaha Neb park 1928 4½s	52,242	50,000	53,000	53,000
Omaha Neb school dist 1912 5s	35,168	35,000	35,700	35,700
Omaha Neb school dist 1919 4s	51,818	50,000	50,000	50,000
Omaha Neb school dist 1928 4½s	15,941	15,000	15,759	15,900
Omaha Neb sewer 1910 4½s	6,009	6,000	6,000	6,000
Omaha Neb sewer renewal 1921 4s	40,076	40,000	40,000	40,000
Ontario co N Y highway imp 1910–15 4¼s	29,174	29,000	29,000	29,000
Owensboro Ky water 1931 4s	34,000	34,000	34,000	34,000
Palisades Park N J school 1913–47 5s	36,718	35,000	36,610	36,610
Paris Tex st imp 1958 5s	26,516	25,000	26,175	26,250
Parkersburg W Va imp 1917 5s	5,323	5,000	5,300	5,300
Passadena Cal school dist 1910–18 4½s	30,549	30,000	30,400	30,400
Pendleton co Ky turnpike 1910 5s	10,050	10,000	10,000	10,000
Pensacola Fla imp 1936 4½s	59,591	58,000	58,000	58,000
Perry co Miss road 1910–29 5s	30,894	30,000	31,140	31,125
Perth Amboy N J school 1936 4s	39,644	39,000	37,440	37,440
Pittsburg Kan school 1918–22 4 4-5s	29,569	28,000	28,680	28,680
Polk co Minn pub ditch 1911–15 5½s	13,404	12,800	13,240	13,240
Pontotoc co Miss jail 1928 5s	12,943	12,000	12,889	12,600
Portland Ore bridge 1922 5s	3,289	3,000	3,240	3,240
Portland Ore drydock 1934 4s	3,893	4,000	4,000	4,000
Portland Ore water loan 1923 5s	3,310	3,000	3,270	3,270
Pueblo co Colo school dist 20 1919 4s	45,000	45,000	45,000	45,000
Pulaski co Ark refndg 1918–27 4½s	107,368	105,000	105,000	105,000
Putnam co Fla court house bridge & highway 1924–49 5s	65,373	62,000	65,720	64,270
Roanoke Rapids N C schl dist 1920–39 6s	10,912	10,000	10,900	10,900
Richmond N C refndg 1939 5s	22,308	20,000	21,956	20,800
Robeson co N C court house 1937 5½s	25,098	22,500	26,100	26,100
Robeson co N C fndg 1939 5s	28,136	25,000	27,445	27,000
Russell Va road imp 1918–25 5s	41,295	40,000	41,780	41,850
Rutherford co N C court house 1928–42 5½s	43,466	40,000	44,080	44,080
Saint Joseph Mo schl dist 1928 4s	10,894	11,000	11,000	11,000

SCHEDULE OF BONDS OWNED — Continued

	Book value	Par value	Company market value	Department market value
Saint Paul Minn refndg 1933 4s	$9,700	$9,000	$9,180	$9,180
San Antonio Tex refndg 1946 4½s	51,291	50,000	50,000	50,000
San Diego Cal high school district 1919–25 5s	57,172	52,000	56,450	56,450
Salisbury N C fndg & imp 1943 5s	52,088	50,000	54,000	54,000
Salt Lake City Utah refndg 1918 4s	12,000	12,000	11,880	11,880
Salt Lake City Utah refndg 1924 4½s	50,091	48,000	49,920	49,920
Seattle Wash fndg 1913 5s	2,065	2,000	2,060	2,060
Seattle Wash school dist 1 1922 4s	24,457	24,000	24,000	24,000
Seattle Wash sewer 1913 5s	2,065	2,000	2,060	2,060
Seattle Wash sewer 1927 4½s	113,387	110,000	116,600	116,600
Sebewaing Township Mich schl dist 1 1910–12 4½s	5,040	5,000	5,000	5,000
Sherman Tex water works refndg 1911–47 4½s	38,098	37,000	37,000	37,000
Simpson co Miss court house & jail 1911–47 5s	34,601	32,000	33,820	33,820
Sioux Falls S D schl 1925 5s	33,156	30,000	32,100	32,100
Sisterville W Va schl dist 1921 5s	10,132	10,000	10,100	10,100
Smythe co Va court house & jail 1910–25 4½s	18,227	18,000	18,000	18,000
South Omaha Neb refndg 1915 5s	23,416	23,000	24,150	24,150
South Park Chicago Ill comm park 1924 4s	61,326	60,000	60,600	60,600
Spartanburg S C refndg 1925 4½s	19,992	19,000	19,570	19,570
Stanley co N C refndg 1918–35 5s	80,921	78,000	80,070	80,070
Sunflower co Miss bridge & refndg 1931 4½s	29,773	29,500	28,615	28,615
Sumter S C school 1927 5s	27,082	26,000	27,040	27,040
Surry co N C county home 1929 5s	5,451	5,000	5,451	5,250
Swain co N C court house 1913–28 6s	39,053	35,000	39,320	39,300
Tampa Fla park 1955 5s	26,596	25,000	26,500	26,500
Temple Tex school 1946 5s	24,972	23,000	24,340	24,340
Temple Tex water works 1947 5s	55,132	52,000	55,120	55,120
Tennessee Registered Settlement 1913 3s	24,458	25,000	24,250	24,250
Tennessee Settlement 1913 3s	15,785	16,100	15,617	15,617
Texarkana Texas bridge sewer and street 1947 5s	40,000	40,000	40,400	40,400
Thomaston Ga schl 1918–27 6s	5,345	5,000	5,530	5,530
Tifton Ga school 1936 5s	21,518	20,000	20,600	20,600
Topeka Kan water works 1924 4s	27,000	27,000	27,000	27,000
Turner co Ga court house jail & road 1924–36 5s	50,356	47,000	50,180	50,180
Union co Miss court house 1928 6s	75,278	65,000	74,100	74,100
United States reg consols 1930 2s	418,782	400,000	408,000	408,000
United States reg loan of 1908–18 1918 3s	60,000	60,000	61,200	61,200
United States reg loan of 1925 1925 4s	386,042	327,000	376,050	376,050
Vance co N C road 1925 5s	16,174	15,000	16,000	16,000
Venus Tex schl dist 1939 5s	20,502	20,000	21,006	20,600
Vicksburg Miss local debt 1926 4½s	86,183	84,000	86,520	86,520
Vicksburg Miss debt 1928 5s	4,033	3,800	4,180	4,180

SCHEDULE OF BONDS OWNED — Concluded

	Book value	Par value	Company market value	Department market value
Ward co N D fndg 1925 4½s	$67,775	$65,000	$66,950	$66,950
Warren co Tenn bridge 1912–9 5s	14,794	14,500	14,625	14,925
Warren co Tenn road 1914 5s	10,150	10,000	10,218	10,200
Washington co Okla schl dist 10 1915–9 6s	7,837	7,500	7,706	7,625
Webb City Mo sewer 1929 5s	8,979	8,500	9,005	8,840
Weehawken N J disposal water 1910–28 4½s	50,491	48,960	49,719	50,782
West Point Nebr school dist 1914 4½s	8,000	8,000	8,000	8,000
West Washington Pa schl dist 1917–29 4½s	26,203	25,000	25,640	25,640
Wheeling W Va imp 1928–30 4s	48,000	48,000	48,000	48,960
White co Tenn turnpike 1924–34 5s	53,195	50,000	53,835	53,000
White co Tenn turnpike 1927 5s	26,207	25,000	26,500	26,500
Wilmington N C water & sewerage 1948 4½s	41,900	40,000	42,268	42,006
Winyah Indigo S C school dist 1937 5s	36,892	35,000	37,100	37,100
Wyandotte co Kan fndg 1922 4½s	30,672	30,000	31,200	31,200
Yancey co N C court house & jail 1911–39 6s	30,012	29,000	31,850	31,850
York Nebr schl dist 1910–26 5s	27,818	27,000	27,510	27,510
Totals	$9,064,048	$8,639,060	$9,028,824	$8,993,959

THE WORKMEN'S CIRCLE

No. 89 DELANCEY STREET, NEW YORK

[Commenced business May 17, 1905.]

SIMON BOULGACH, President JEHIAL WEINTRAUB, Secretary

Attorney for service of process in the State of New York, MYER LONDON, No. 302 Broadway, New York

INCOME

	First year's assessments and premiums	Subsequent years' assessments and premiums
Mortuary	$5,963 03	$14,036 97
Reserve	47,685 10	11,068 67
Consumption benefit	3,078 66	5,021 34
Funeral	3,058 66	4,940 34
Sick	23,576 08	38,724 92
Expense	9,803 11	17,051 90
Totals	$93,164 64	$90,844 14

Total paid by members	$184,008 78
Interest	2,967 93
Rents	4,744 00
Sale of lodge supplies	3,474 46
Russian refuge relief fund	2,601 45
Consumptive sanatorium funds	19,175 87
Sanatorium benefits and donations	2,472 93
Sanatorium farm	551 81
From all other sources	365 46
Total Income	**$220,362 69**
Ledger Assets December 31, 1908	**114,247 90**
Total	**$334,610 59**

DISBURSEMENTS

Losses and claims:		
Death	$17,200	
Consumption benefit	8,100	
Sick	62,301	
Funeral	7,999	
Total benefits paid		$95,600 00
Committees and general organization work		3,823 99
Committees and national board of directors		1,029 08
Salaries and all other compensation of office employees		5,686 08
Traveling and other expenses of officers, trustees and committees		332 71
Insurance department fees		69 00
Rents		780 00
Advertising, printing and stationery		2,909 82

Postage, telegraph and telephone	$1,130 54
Lodge supplies	1,835 41
Official publication	250 91
Expense of supreme lodge meeting	8,307 97
Legal expenses	615 25
Furniture and fixtures	774 56
Taxes, repairs and other expenses on real estate	8,649 84
Russian refugees relief	1,974 56
Jewish Consumptive Relief Society	500 00
Expelled members	3,422 90
All other disbursements	955 19
Total Disbursements	**$138,647 81**
Balance	**$195,962 78**

LEDGER ASSETS

Book value of real estate	$23,504 67
Book value of bonds	91,728 70
Deposited in trust companies and banks *on interest*	24,513 48
Cash in association's office, $83.68; in banks *not on interest*, $171.66	255 34
Bills receivable	53,763 97
Convention committee deposit	300 00
Sanatorium furniture, fixtures and branch supplies	1,896 62
Total	**$195,962 78**

NON-LEDGER ASSETS

Interest due and accrued	1,081 49
Furniture and fixtures	2,018 10
Gross Assets	**$199,062 37**

DEDUCT ASSETS NOT ADMITTED

Convention committee deposit	$300 00	
Bills receivable	53,763 97	
Book value of real estate over market value	6,630 67	
Book value of bonds over market value	268 70	
Sanatorium furniture, fixtures and branch supplies	1,896 62	
Furniture and fixtures	2,018 10	
Total		64,878 06
Total admitted Assets		**$134,184 31**

LIABILITIES

Policy or certificate claims:		
Due and unpaid	$4,774 13	
Adjusted, not yet due	3,800 00	
Total		$8,574 13
Transfers issued, $108.75; rate fractions, $52.66		461 35
Russian refugees relief societies fund		1,485 40
Interest accrued on mortgages		913 33
Total Liabilities		**$11,434 21**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Permanent disability	Partial disability	Sick and accident	Expense	Totals
Balance on hand December 31, 1908	$5,751 87	$102,207 73	.....	.....	.....	$6,288 30	$114,247 90
Receipts per *Income Exhibit*, viz.:							
First year's assessments and premiums	5,963 03	47,685 10	$3,078 66	$3,058 66	$23,576 08	9,803 11	93,164 64
Subsequent years' assessments and premiums	14,036 97	11,068 67	5,021 34	4,940 34	38,724 92	17,051 90	90,844 14
Interests and rents	22 26	.....	.....	.....	.....	7,689 67	7,711 93
Sale of Lodge supplies	.....	.....	.....	.....	.....	3,474 46	3,474 46
From all other sources	.....	2,967 93	.....	.....	.....	22,199 59	25,167 52
Totals	$25,774 13	$163,929 43	$8,100 00	$7,999 00	$62,301 00	$66,507 03	$334,610 59
Increase by transfers	.....	357 43	.....	.....	.....	.....	357 43
Balance	$25,774 13	$164,286 86	$8,100 00	$7,999 00	$62,301	$66,507 03	$334,968 02
Decrease by transfers	.....	.....	.....	.....	.....	357 43	357 43
Balance after transfers	$25,774 13	$164,286 86	$8,100 00	$7,999 00	$62,301 00	$66,149 60	$334,610 59
Disbursements during year	17,200 00	3,422 90	8,100 00	7,999 00	62,301 00	39,624 91	138,647 81
Balance on hand December 31, 1909	$8,574 13	$160,863 96	.....	.....	.....	$26,524 69	$195,962 78

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	19,324	$6,274,000	11,197	$3,637,600
Benefit certificates written in 1909	14,972	4,093,800	8,366	2,300,200
Benefit certificates increased in 1909	.....	73,600	.....	41,400
Totals	34,296	$10,441,400	19,563	$5,979,200
Deduct terminated or decreased in 1909	2,715	792,200	1,487	439,000
Total benefit certificates in force December 31, 1909	31,581	$9,649,200	18,076	$5,540,200
Benefit certificates terminated by death in 1909	61	20,000	39	12,800
Benefit certificates terminated by lapse in 1909	2,605	759,600	1,430	419,800
Benefit certificates terminated by rejection in 1909	49	12,600	18	6,400

Received in 1909 from members in New York:	
Mortuary	$11,219 56
Reserve	31,770 40
Disability	4,289 44
Sick and accident	37,250 40
Expense	24,788 26
Total	$109,318 06

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	16	$5,700	9	$2,900
Claims (face value) incurred in 1909	61	20,000	39	12,800
Totals	77	$25,700	48	$15,700
Claims paid in 1909	51	17,200	32	10,800
Claims unpaid December 31, 1909	26	$8,500	16	$4,900

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims	
	Number	Amount
Claims incurred in 1909	145	$8,100
Claims paid in 1909	145	8,100

EXHIBIT OF SICK CLAIMS

	Total Claims	
	Number	Amount
Claims incurred in 1909	3,665	$62,301
Claims paid in 1909	3,665	62,301

EXHIBIT OF FUNERAL BENEFIT CLAIMS

	Total Claims	
	Number	Amount
Claims incurred in 1909	475	$7,999
Claims paid in 1909	475	7,999

SCHEDULE OF BONDS OWNED

	Book value	Par value	Co & dep't market value
New York city corp stock 1954 3½s	$5,085	$6,000	$5,400
New York city corp stock 1940 3½s	876	1,000	910
New York city corp stock 1940 3½s	4,381	5,000	4,550
New York city cons stock 1922 3½s	1,896	2,000	1,900
New York city cons stock 1922 3½s	4,775	5,000	4,750
New York city cons stock 1918 3½s	1,920	2,000	1,920
New York city corp stock 1919 3½s	956	1,000	960
New York city corp stock 1919 3½s	1,915	2,000	1,920
New York city corp stock 1919 3½s	956	1,000	960
New York city corp stock 1919 3½s	2,880	3,000	2,880
New York city corp stock 1919 3½s	960	1,000	960
New York city corp stock 1954 3½s	5,460	6,000	5,400
New York city cons stock 1915 3½s	4,850	5,000	4,900
New York city assessment 1918 4s	10,175	10,000	10,000
Boston Mass assessment 1936 4s	5,269	5,000	5,200
New York city corp stock 1957 4½s	5,625	5,000	5,550
New York city corp stock 1957 4½s	11,250	10,000	11,100
New York city corp stock 1957 4½s	16,875	15,000	16,650
New York city corp stock 1957 4½s	5,625	5,000	5,550
Totals	$91,729	$90,000	$91,460

WORKMEN'S SICK AND DEATH BENEFIT FUND OF THE UNITED STATES OF AMERICA

No. 1 THIRD AVENUE, NEW YORK

[Commenced business October 19, 1884.]

PAUL FLASCHEL, President — WILLIAM MEYER, Secretary

Attorney for service of process in the State of New York, MORRIS HILLGENT, No. 320 Broadway, New York.

INCOME

	Membership fees actually received	First year's assessments and premiums	Subsequent years' assessments and premiums
Mortuary	.....	$4,483 52	$114,188 19
Reserve	$12,625 00	.....	.....
Sick and accident	.....	10,747 50	273,721 84
Expense	.....	954 97	24,321 67
Totals	$12,625 00	$16,185 99	$412,231 70
Deduct payment returned to applicants	.....	36 45	.....
	$12,625 00	$16,149 54	$412,231 70

Total paid by members	$441,006 24
Interest	12,557 74
Sale of lodge supplies	19 30
Official publications	629 23
From all other sources	1,832 54
Total Income	**$456,045 05**
Ledger Assets December 31, 1908	**324,175 53**
Total	**$780,220 58**

DISBURSEMENTS

Losses and claims:		
Death	$104,750 00	
Sick and accident	263,717 50	
Total benefits paid		$368,467 50
Salaries and other compensation of officers and trustees		2,311 78
Salaries and other compensation of committees		425 85
Salaries of office employees		4,046 07
Medical examiners' fees and salaries		6 00
Insurance department fees		15 00
Rents		900 00
Advertising, printing and stationery		1,460 06
Postage, express, telegraph and telephone		1,539 79
Lodge supplies		202 86
Official publication		10,516 76
Expense of supreme lodge meeting		893 67
Legal expenses		798 60

Furniture and fixtures	$55 34
Annual convention	736 24
All other disbursements	375 36
Total Disbursements	**$392,750 88**
Balance	**$387,469 70**

LEDGER ASSETS

Mortgage loans	$244,450 00
Deposited in trust companies and banks *on interest*	57,329 50
Cash in association's office	79 80
*In treasuries of subordinate bodies or deposited by them	85,610 40
Total	**$387,469 70**

NON-LEDGER ASSETS

Interest accrued	4,942 83
Furniture, fixtures and supplies	2,300 00
Assessments due and unpaid	43,972 81
Gross Assets	**$438,685 84**

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and supplies	$2,300 00	
Assessments due and unpaid	43,972 81	
Total		46,272 81
Total admitted Assets		**$392,412 53**

LIABILITIES

Policy or certificate claims:	
Due and unpaid	$4,092 45
Resisted	2,150 00
Reported, not yet adjusted	11,911 31
Total Liabilities	**$18,153 76**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Sick and accident	Expense	Totals
Balance on hand December 31, 1908	$48,530 99	$229,890 42	$24,800 85	$20,953 27	$324,175 53
Receipts per *Income Exhibit*, viz.:					
Membership fees	.....	12,625 00	.....	.....	12,625 00
First year's assessments and premiums	4,483 52	.....	10,747 50	954 97	16,185 99
Subsequent years' assessments and premiums	114,188 19	.....	273,721 84	24,321 67	412,231 70
Interests and rents	.....	12,557 74	.....	.....	12,557 74
Sale of Lodge supplies	.....	.....	.....	19 30	19 32
From all other sources	.....	.....	14 60	2,410 72	2,425 30
Totals	$167,202 70	$255,073 16	$309,284 79	$48,659 93	$780,220 58

* The Constitution of the Society provides in relation to this item that

"Branches shall send to the National Executive Board with every quarterly report all moneys in their hands in excess of an amount equal to $1.50 per member of the First Class and $1.00 per member of the Second Class. In case a branch does not have on hand the foregoing amounts, the Board shall transmit to such branch a sum sufficient to cover the shortage as shown by said quarterly report.

"Should the funds under the control of a branch be insufficient to meet its obligations, the National Executive Board shall, upon request, transmit the amount needed.

"Should a condition arise (epidemics, public calamaties, etc.), which may endanger the existence of the society, the National Executive Board, in conjunction with the Control Committee shall have the right to call in from the branches all funds not needed for local purposes."

EXHIBIT OF FUNDS — Continued

	Mortuary	Reserve	Sick and accident	Expense	Totals
Increase by transfers	.....	$500 00	.....	.....	.....
Decrease by transfers	$500 00	.....	.....	.....	.....
Balance after transfers	$166,702 70	$255,573 16	$309,284 79	$48,659 93	$780,220 58
Disbursements during year	104,750 00	.....	263,717 50	24,283 38	392,750 88
Balance on hand December 31, 1909.	$61,952 70	$255,573 16	$45,567 29	$24,376 55	$387,469 70

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1908	41,040	$10,260,000	17,582	$4,395,500
Benefit certificates written in 1909	3,453	863,250	1,062	265,500
Totals	44,493	$11,123,250	18,644	$4,661,000
Deduct terminated or decreased in 1909	1,536	384,000	663	165,750
Total benefit certificates in force December 31, 1909	42,957	$10,739,250	17,981	$4,495,250
Benefit certificates terminated by death in 1909	434	108,500	211	52,750
Benefit certificates terminated by lapse in 1909	1,026	256,500	406	101,500
Benefit certificates terminated by withdrawal and expulsion in 1909	76	19,000	46	11,500

Received in 1909 from members in New York:	
Mortuary	$50,267 15
Sick and accident	120,495 97
Expense	10,706 72
Total	$181,469 84

EXHIBIT OF DEATH CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	60	$14,008	30	$6,955
Claims (face value) incurred in 1909	434	108,500	211	52,750
Totals	494	$122,508	241	$59,705
Claims paid in 1909	416	104,750	205	51,650
Balance	78	$17,758	36	$8,055
Saved by compromising or scaling down claims in 1909	2	500	.....	.....
Claims unpaid December 31, 1909	76	$17,258	36	$8,055

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		Claims in New York	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1908	2	$911	1	$473
Claims incurred in 1909	10,110	263,702	4,164	108,591
Totals	10,112	$264,613	4,165	$109,064
Claims paid in 1909	10,109	263,717	4,163	108,588
Claims unpaid December 31, 1909	3	$896	2	$476

LIVE STOCK

Co-operative or Assessment Associations

TRANSACTING BUSINESS UNDER THE

PROVISIONS OF ARTICLE VIII OF THE INSURANCE LAW

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF LIVE STOCK CO-OPERATIVE OR ASSESSMENT ASSOCIATIONS, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1909.

BUFFALO CO-OPERATIVE LIVE STOCK INSURANCE COMPANY

No. 582 ELLICOTT SQUARE, BUFFALO, N. Y.

[Commenced business October 22, 1908.]

GUY H. FOX, President — GEORGE W. EVANS, Secretary

Attorney for service of process in the State of New York, WILLIAM R. McCONNELL, No. 305 Mutual Life Building, Buffalo, N. Y.

INCOME

Assessments	$8,956 26
Interest	3 00
Total Income	**$8,959 26**
Ledger Assets December 31, 1908	**321 55**
Total	**$9,280 81**

DISBURSEMENTS

Losses	$4,086 15
Commissions and fees to agents	2,250 89
Salaries of managers and agents	184 40
Rent	203 00
Legal expenses	82 09
Advertising and printing	166 33
Traveling expenses	458 25
Postage, express, telegraph and telephone	136 97
All other disbursements	77 61
(*Total expense of management* $3,559.54)	
Total Disbursements	**$7,645 69**
Balance	**$1,635 12**

LEDGER ASSETS

Cash in office and in bank	$357 89
Agents' balances	618 15
Bills receivable	628 33
Furniture and fixtures	30 75
Total	**$1,635 12**

NON-LEDGER ASSETS

Supplies and printed matter	225 00
Gross Assets	**$1,860 12**

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures	$30 75	
Supplies and printed matter	225 00	
Agents' balances	618 15	
Bills receivable	628 33	
Total		$1,502 23
Total admitted Assets		**$357 89**

LIABILITIES

Policy claims:		
Adjusted, not due	$80 00	
Unadjusted	170 00	
Resisted	875 00	
Total		$1,125 00
Salaries and miscellaneous accounts		98 67
Total Liabilities		**$1,223 67**
Deficit		**$865 78**

EXHIBIT OF POLICIES OR CERTIFICATES

	Number	Amount
In force December 31, 1908	74	$14,895
Written	519	131,790
Totals	593	$146,685
Terminated or decreased	114	21,404
In force December 31, 1909	479	$125,281
Policy claims incurred	43	$5,211
Paid	35	4,086
Unpaid December 31, 1909	8	$1,125

HUDSON HORSE INSURANCE COMPANY*

No. 1234 MYRTLE AVENUE, BROOKLYN, N. Y.

[Commenced business October 1, 1909.]

JOSEPH D. DIXON, President BRANISLOW LANGFIER, Secretary

Attorney for service of process in the State of New York, SAMUEL A. LANGFIER, No. 320 Broadway, New York

INCOME

Membership fees	$2,390 48
Assessments	60 42
Total Income	**$2,450 90**

DISBURSEMENTS

Losses	$665 00
Advance payments returned	500 00
(*Total paid to members* $1,165)	
Commissions and fees to agents	508 56
Salaries of officers	360 00
Salaries and other compensation of office employees	4 00
Medical examiners' salaries and fees	25 00
Insurance department fees and licenses	50 00
Rent	13 68
Furniture	25 00
Advertising and printing	80 00
All other disbursements	15 33
(*Total expense of management* $1,081.57)	
Total Disbursements	**$2,246 57**
Balance	**$204 33**

LEDGER ASSETS

Cash in office and in bank	$204 33

NON-LEDGER ASSETS

Furniture, fixtures and supplies	75 00
Gross Assets	**$279 33**

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and supplies	75 00
Total admitted Assets	**$204 33**

*Placed in hands of Department under provisions of section 63, Insurance Law, June, 1910.

EXHIBIT OF POLICIES OR CERTIFICATES

	Number	Amount
Written in 1909	317	$54,025
Terminated or decreased	143	26,400
In force December 31, 1909	174	$27,625
Policy claims incurred	5	$725
Paid	5	637
Scaled down and compromised	.....	88

METROPOLITAN LIVE STOCK INSURANCE COMPANY

411 BASTABLE BLOCK, SYRACUSE, N. Y.

[Commenced business November 25, 1908.]

B. E. WOOD, President — JACOB HECKER, Secretary

Attorney for service of process in the State of New York, E. L. STONE and RICHARD SHANAHAN, Sedgwick, Andrews and Kennedy Building, Syracuse, N. Y.

INCOME

Assessments	$8,763 30
From all other sources	11 52
Total Income	**$8,774 82**
Ledger Assets December 31, 1908	**593 33**
Total	**$9,368 15**

DISBURSEMENTS

Losses	$1,490 00
Advance payments returned	7 68
(*Total paid to members* $1,497.68)	
Commissions and fees to agents	1,237 79
Salaries of managers and agents	319 75
Salaries of officers	725 00
Salaries and other compensation of office employees	229 00
Medical examiners' salaries and fees	173 00
Insurance department fees and licenses	50 00
Rent	218 00
Legal expenses	50 00
Advertising and printing	259 29
Traveling expenses	663 32
Postage, express, telegraph, telephone, etc	139 44
New York city office for expenses and commissions January 1, 1909 to June 9, 1909	2,099 83
(*Total expense of management* $6,164.42)	
Total Disbursements	**$7,662 10**
Balance	**$1,706 05**

LEDGER ASSETS

Cash in office	$82 88
Agents' balances	1,279 27
Bills receivable	131 04
Protested note paid January, 1910	26 25
Protested check	50 46
Furniture	136 15
Total	**$1,706 05**

DEDUCT ASSETS NOT ADMITTED

Furniture	$136 15	
Agents' balances	912 43	
Bills receivable	131 04	
Protested check	50 46	
Total		$1,230 08
Total admitted Assets		**$475 97**

LIABILITIES

Policy claims:	
Adjusted, not due	$100 00
Resisted	300 00
Total Liabilities	**$400 00**
Surplus	**$75 97**

EXHIBIT OF POLICIES OR CERTIFICATES

	Number	Amount
In force December 31, 1908	51	$12,170
Written	512	158,161
Totals	563	$170,331
Terminated or decreased	160	38,960
In force December 31, 1909	403	$131,371
Policy claims incurred	19	$1,940
Paid	16	1,490
Scaled down and compromised	.....	50
Unpaid December 31, 1909	3	400

THE UNITED RETAIL GROCERS' ASSOCIATION OF BROOKLYN MUTUAL BENEFIT HORSE FUND

No. 1368 FLATBUSH AVENUE, BROOKLYN, N. Y.

[Commenced business, 1884.]

HENRY HEINS, President FREDERICK LUPPENS, Secretary

Attorney for service of process in the State of New York, CHARLES M. STAFFORD, No. 375 Fulton street, Brooklyn, N. Y.

INCOME

Membership fees	$1,380 11
Interest	10 12
Total Income	**$1,390 23**
Ledger Assets December 31, 1908	**946 18**
Total	**$2,336 41**

DISBURSEMENTS

Losses	$749 99
Salaries and other compensation of officers	200 00
Medical examiners' salaries and fees	83 00
Advertising and printing	10 00
Postage, express, telegraph, telephone and stationery	23 15
All other disbursements	11 50
(*Total expense of management*.....$327.65)	
Total Disbursements	**$1,077 64**
Balance	**$1,258 77**

LEDGER ASSETS

Cash in office and in bank	$1,258 77

EXHIBIT OF POLICIES OR CERTIFICATES

	Number	Amount
In force December 31, 1908	180	$20,563
Written	35	4,275
Totals	215	$24,838
Terminated or decreased	30	3,445
In force December 31, 1909	185	$21,393
Policy claims incurred and paid	9	$750

Co-operative Fire Insurance Associations

TABLES AND ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE ABOVE ASSOCIATIONS TRANSACTING BUSINESS IN THE STATE OF NEW YORK, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1909.

CO-OPERATIVE FIRE INSURANCE ASSOCIATIONS

The following tables and abstracts compiled from the 1909 statements of the above associations, filed upon request of the department, are made up from the returns as rendered, it having been found impossible to properly audit them owing to a lack of uniformity in the methods of accounting used by the associations in preparing their annual statements for the above year.

Under the provisions of chapter 328 of the Session Laws of 1910, entitled "An act to amend article one of the insurance law, generally," which became operative on July 1, 1910, these associations were brought under the direct supervision of the Insurance Department, and it is the intention of the Department as soon as it is found possible to do so to require their annual returns to be made upon a uniform basis and subject them to the usual department audit before giving them to the public in printed form.

Under the new law the Department is required to issue certificates of authority to these associations not later than January 1, 1911; with such certificates will be forwarded instructions and report blanks which it is expected will accomplish the necessary uniformity in accounting and returns.

Statistical Tables

Co-operative Fire Insurance Associations

TABLE A

CO-OPERATIVE FIRE INSURANCE ASSOCIATIONS

Showing Assets, Liabilities, Surplus, number of policies and amount of insurance in force of the Advance Premium County Associations of this State for the year ending December 31, 1909.

ASSOCIATIONS	Location of home office	Assets	Liabilities	Surplus	Number of policies in force	Amount of insurance in force
		* CLASS A.				
Amsterdam Fire Insurance Co	Amsterdam	$3,528 25	$3,227 56	$300 69	2,106	$1,582,291
Butternut Valley Mutual Fire Insurance Co	Morris	734 25	797 22	—62 97	1,281	1,029,787
Catskill Mountain Fire Insurance Co	Greenville	10,214 71	1,770 83	8,443 88	1,137	1,036,176
Chemical Mutual Fire Insurance Co	Burlington Flats	4,782 82	525 00	4,257 82	3,190	1,102,571
Church Insurance Co	Rochester	12,887 99	2,225 82	10,662 17	961	3,091,230
Citizens' Fire Insurance Association of Oneida Co	Utica	209 44	.....	209 44	255	195,683
Citizens' Fire Insurance Co. of Saratoga Co	Mechanicville	1,894 11	3,438 50	—1,544 39	2,032	1,623,636
Commercial Mutual Fire Ins. Co. of Greene Co	Catskill	10,323 44	3,147 87	7,175 57	3,880	3,789,818
Co-operative Fire Insurance Co. of Greene, Schoharie and Delaware Cos	Catskill	40,772 40	4,918 60	35,853 80	5,080	5,242,864
Empire State Fire Insurance Association	Utica	73 65	.....	73 65	295	199,159
Greene County Mutual Fire Insurance Co	Greenville	29,574 61	3,270 83	26,303 78	3,694	3,952,435
Hamilton Mutual Fire Insurance Co	Hamilton	6,320 71	50 00	6,270 71	1,492	1,274,241
Herkimer Fire Insurance Co	Little Falls	958 69	.....	958 69	1,045	452,629
Home Mutual Fire Insurance Co	Binghamton	30,543 45	.....	30,543 45	3,266	3,153,533
Hudson Valley Fire Insurance Co	Catskill	4,482 85	3,050 00	1,432 85	1,346	1,067,890
Mercantile Co-operative Fire Insurance Co	Catskill	3,663 72	1,402 50	2,261 22	1,133	902,525
Merchants and Farmers' Mutual Fire Insurance Co. of Schoharie and Albany Cos	Middleburg	10,814 31	1,228 08	9,586 23	3,302	3,241,994
Mohawk Valley Fire Insurance Co	Little Falls	3,847 83	54 28	3,793 55	436	410,692
Mutual Cheese Factory and Creamery Ins. Co	Canton	7,587 85	6,575 06	1,012 79	875	943,919
Mutual Fire Insurance Association of Montgomery, Fulton and Herkimer Cos	Amsterdam	9,642 96	514 66	9,128 30	2,655	2,240,097
Mutual Fire Insurance Association of Schoharie, Otsego and Albany Cos	Middleburg	41,903 33	1,782 00	40,121 33	4,158	4,363,502
New York Central Mutual Fire Insurance Co	Edmeston	29,553 82	1,261 00	28,292 82	4,593	4,219,779
Oneida Co-operative Fire Insurance Association	Rome	3,101 30	800 00	2,301 30	1,468	1,176,654
Otsego Mutual Fire Insurance Co	Burlington Flats	25,094 70	1,700 00	23,394 70	6,835	5,468,284
Preferred Mutual Fire Insurance Co	New Berlin	89,397 22	1,039 12	88,358 10	8,046	7,826,289

Saratoga and Washington Fire Insurance Co.	Mechanicville	3,455 00	3,362 50	92 50	2,532	2,251,166
Schoharie and Otsego Mutual Fire Insurance Co.	Cobleskill	24,771 29	1,655 00	23,116 29	3,743	3,404,408
Security Mutual Fire Insurance Co	Delhi	24,862 13	68 90	24,793 23	4,014	3,855,097
Union Mutual Fire Insurance Co	Middleburgh	484 44	.....	484 44	318	204,433
Utica Fire Insurance Co	Utica	7,721 12	26 65	7,694 47	1,430	1,069,311
Village Fire Insurance Association of Greenville, Durham, Westerlo and Rensselaerville	Greenville	36,067 69	1,754 55	34,313 14	4,039	4,129,228
Wyoming Valley Fire Insurance Co	Warsaw	8,232 83	954 54	7,278 29	3,120	5,946,384
Totals		$487,502 91	$50,601 07	$436,901 84	83,757	$80,447,705
† CLASS B						
Baron Steuben Co-operative Fire Insurance Co.	Ithaca	$13,269 55	$8,285 43	$4,984 12	8,000	$8,709,898
Co-op. Fire Ins. Co. of Wyoming and Genesee Cos.	Darien	760 00	1,279 00	—519 00	1,221	1,735,200
Lancaster Mutual Fire Insurance Co. of Erie Co.	Lancaster	15,908 73	.....	15,908 73	306	260,775
Monroe County Co-operative Fire Insurance Co.	Rochester	27,987 36	1,569 42	26,417 94	6,680	10,353,567
Tompkins County Co-operative Fire Insurance Co	Ithaca	79,847 89	30,030 85	49,817 04	31,793	41,855,275
Totals		$137,773 53	$41,164 70	$96,608 83	48,000	$62,914,715
‡ CLASS C						
Auburn Mutual Fire Insurance Co	Auburn	$663 52	$384 60	$278 92	287	$282,523
Central City Co-op. Fire Ins. Co. of Onondaga Co.	Syracuse	575 76	77 92	497 84	904	1,192,743
Dwelling House Co-op. F. Ins. Co. of Cayuga Co.	Auburn	425 33	259 70	165 63	359	426,999
Dwelling Ins. Assoc. of Central New York	Utica	4,975 97	.....	4,975 97	98	124,918
Livingston County Mutual Fire Insurance Co	Livonia Center	6,324 26	1,614 35	4,709 91	2,479	4,494,843
Merchants' Co-op. F. Ins. Assoc. of Central N. Y.	Utica	6,101 44	591 37	5,510 07	672	973,946
Totals		$19,066 28	$2,927 94	$16,138 34	4,799	$7,495,972
RECAPITULATION						
Class A		$487,502 91	$50,601 07	$436,901 84	83,757	$80,447,705
Class B		137,773 53	41,164 70	96,608 83	48,000	62,914,715
Class C		19,066 28	2,927 94	16,138 34	4,799	7,495,972
Aggregate		$644,342 72	$94,693 71	$549,649 01	136,556	$150,858,392

* Class A.— Associations in which advance premium is estimated to pay cost of insurance; no assessment on policyholders contemplated.

† Class B.— Associations in which a percentage of estimated cost of insurance is paid in advance and assessment or additional payment made each year.

‡ Class C.— Associations in which advance premium is not estimated to pay cost of insurance in full, but in which policyholders are assessed at various intervals as losses may require.

TABLE B

CO-OPERATIVE FIRE INSURANCE ASSOCIATIONS

Showing the nature of Income and Disbursements of the Advance Premium County Associations of this State for the year ending December 31, 1909.

ASSOCIATIONS	Location of home office	INCOME			DISBURSEMENTS			
		Premiums and Assessments	Other receipts	Total income	Losses paid	Salaries, fees and office expenses	All other disbursements	Total disbursements
CLASS A								
Amsterdam Fire Insurance Co	Amsterdam	$8,951 51	$2,563 00	$11,514 51	$5,560 35	$1,676 16	$2,982 26	$10,218 77
Butternut Valley Mutual Fire Insurance Co	Morris	6,465 61	.....	6,465 61	5,910 55	1,189 39	1,365 86	8,465 80
Catskill Mountain Fire Insurance Co	Greenville	7,067 47	334 50	7,401 97	4,192 87	1,313 11	1,913 04	7,419 02
Chemical Mutual Fire Insurance Co	Burlington Flats	6,954 71	90 00	7,044 71	4,895 42	653 24	1,495 08	7,043 74
Church Insurance Association	Rochester	8,294 55	374 28	8,668 83	3,150 28	2,108 40	914 71	6,173 39
Citizens' Fire Insurance Association of Oneida County	Utica	2,322 20	.....	2,322 20	1,220 69	.....	1,008 29	2,228 98
Citizens' Fire Insurance Co. of Saratoga County	Mechanicville	8,708 11	11,262 50	19,970 61	4,878 19	1,337 26	$15,360 12	21,625 57
Commercial Mutual Fire Insurance Co. of Greene County	Catskill	19,220 03	246 03	19,466 06	16,116 94	4,377 61	4,057 45	24,552 00
Co-op. Fire Ins. Co of Greene, Schoharie and Delaware Cos	Catskill	24,959 20	1,466 88	26,426 08	21,517 66	8,030 78	5,302 83	34,851 27
Empire State Fire Insurance Association	Utica	798 35	.....	798 35	605 37	.....	540 92	1,146 29
Greene County Mutual Fire Insurance Co	Greenville	21,116 29	1,160 72	22,277 01	11,221 99	3,278 46	4,888 90	19,389 35
Hamilton Mutual Fire Insurance Co	Hamilton	7,887 86	134 40	8,022 26	8,895 74	1,794 00	1,858 40	12,538 14
Herkimer Fire Insurance Co	Little Falls	5,639 57	.....	5,639 57	387 11	380 75	$5,551 68	6,319 54
Home Mutual Fire Insurance Co	Binghamton	19,564 66	958 89	20,523 55	6,540 26	4,034 44	4,295 89	14,870 59
Hudson Valley Fire Insurance Co	Catskill	6,881 08	195 50	7,076 58	4,030 08	1,240 37	1,532 59	6,803 04
Mercantile Co-operative Fire Insurance Co	Catskill	5,124 12	160 18	5,284 30	2,691 96	1,725 07	1,325 01	5,742 04
Merchants and Farmers' Mutual Fire Insurance Co. of Schoharie and Albany Counties	Middleburg	16,180 61	110 00	16,290 61	5,154 41	3,637 89	4,007 52	12,799 82
Mohawk Valley Fire Insurance Co	Little Falls	1,409 28	.....	1,409 28	303 69	303 75	493 19	1,100 63
Mutual Cheese Factory and Creamery Insurance Co	Canton	22,675 75	¶1,103 00	23,778 75	8,718 10	1,507 80	5,112 83	15,338 73
Mutual Fire Insurance Association of Montgomery, Fulton and Herkimer Counties	Amsterdam	12,145 80	427 77	12,573 57	4,829 23	2,001 19	3,101 48	9,931 90
Mut. Fire Ins. Assoc. of Schoharie, Otsego and Albany Cos.	Middleburgh	19,446 70	1,968 13	21,414 83	8,719 03	3,413 80	4,646 67	16,779 50
New York Central Mutual Fire Insurance Co	Edmeston	25,210 90	816 98	26,027 88	17,642 52	2,269 31	5,923 61	25,835 44
Oneida Co-operative Fire Insurance Association	Rome	6,600 66	78 21	6,678 87	3,779 93	1,547 34	1,775 56	7,102 83
Otsego Mutual Fire Insurance Co	Burlington Flats	23,194 49	1,360 94	24,555 43	23,176 81	2,455 15	6,066 34	31,698 30
Preferred Mutual Fire Insurance Co	New Berlin	39,663 09	2,362 45	42,025 54	18,497 78	4,310 56	9,124 47	31,932 81

Saratoga and Washington Fire Insurance Co.	Mechanicville	12,502 87	300 00	12,802 87	10,307 13	1,487 05	2,818 37	14,612 55
Schoharie and Otsego Mutual Fire Insurance Co.	Cobleskill	18,125 61	445 50	18,571 11	7,125 65	2,995 59	4,058 99	14,180 23
Security Mutual Fire Insurance Co.	Delhi	19,082 53	1,343 29	20,425 82	17,023 82	2,592 66	6,347 19	25,963 67
Union Mutual Fire Insurance Co.	Middleburgh	902 95	.....	902 95	632 00	100 00	182 67	914 67
Utica Fire Insurance Co.	Utica	8,799 77	87 50	8,887 27	4,523 05	1,437 39	1,847 59	7,808 03
Village Fire Insurance Association of Greenville, Durham, Westerlo and Rensselaerville	Greenville	21,944 09	649 10	22,593 19	11,242 41	2,511 65	6,184 61	19,938 67
Wyoming Valley Fire Insurance Co.	Warsaw	23,869 93	262 83	24,132 76	20,074 99	3,350 63	8,386 03	31,811 65
Totals		$431,710 35	$30,262 58	$461,972 93	$263,556 01	$69,110 80	$124,470 15	$457,136 96

CLASS B

Baron Steuben Co-operative Fire Insurance Co.	Ithaca	$41,675 91	$456 99	$42,132 90	$43,066 44	$3,817 43	$8,671 65	$55,555 52
Co-operative Fire Ins. Co. of Wyoming and Genesee Cos.	Darien	6,459 58	.....	6,459 58	5,284 31	636 76	133 16	6,054 23
Lancaster Mutual Fire Insurance Co. of Erie County	Lancaster	1,550 03	604 25	2,154 28	740 00	308 60	1,305 71	2,354 31
Monroe County Co-operative Fire Insurance Co.	Rochester	37,468 75	1,192 96	38,661 71	26,981 16	4,699 46	9,032 75	40,713 37
Tompkins County Co-operative Fire Insurance Co.	Ithaca	200,510 13	2,618 30	203,128 43	180,972 01	13,981 95	42,199 05	237,153 01
Totals		$287,664 40	$4,872 50	$292,536 90	$257,043 92	$23,444 20	$61,342 32	$341,830 44

CLASS C

Auburn Mutual Fire Insurance Co.	Auburn	$643 19	$19 40	$662 59	$358 54	$230 56	$222 73	$811 83
Central City Co-operative Fire Ins. Co. of Onondaga Co.	Syracuse	2,099 97	6 00	2,105 97	1,049 52	263 04	628 48	1,941 04
Dwelling House Co-operative Fire Ins. Co. of Cayuga Co.	Auburn	475 67	.....	475 67	32 70	140 02	206 14	378 86
Dwelling Insurance Association of Central New York	Utica	2,100 46	1,044 53	3,144 99	67 96	86 42	1,106 83	1,261 21
Livingston County Mutual Fire Insurance Co.	Livonia Center	16,032 34	844 00	16,876 34	6,621 87	1,248 65	$3,423 70	11,294 22
Merchants' Co-op. Fire Ins. Assoc. of Central New York	Utica	10,964 01	15 30	10,979 31	1,016 67	286 38	4,067 50	5,370 55
Totals		$32,315 64	$1,929 23	$34,244 87	$9,147 26	$2,255 07	$9,655 38	$21,057 71

RECAPITULATION

Class A		$431,710 35	$30,262 58	$461,972 93	$263,556 01	$69,110 80	$124,470 15	$457,136 96
Class B		287,664 40	4,872 50	292,536 90	257,043 92	23,444 20	61,342 32	341,830 44
Class C		32,315 64	1,929 23	34,244 87	9,147 26	2,255 07	9,655 38	21,057 71
Aggregate		$751,690 39	$37,064 31	$788,754 70	$529,747 19	$94,810 07	$195,467 85	$820,025 11

¶ Includes temporary loans § Includes temporary loans repaid.

TABLE B

CO-OPERATIVE FIRE INSURANCE ASSOCIATIONS

Showing the nature of Income and Disbursements of the Advance Premium County Associations of this State for the year ending December 31, 1909.

ASSOCIATIONS	Location of home office	INCOME			DISBURSEMENTS			
		Premiums and Assessments	Other receipts	Total income	Losses paid	Salaries, fees and office expenses	All other disbursements	Total disbursements
CLASS A								
Amsterdam Fire Insurance Co	Amsterdam	$8,951 51	$2,563 00	$11,514 51	$5,560 35	$1,676 16	$2,982 26	$10,218 77
Butternut Valley Mutual Fire Insurance Co	Morris	6,465 61	.....	6,465 61	5,910 55	1,189 39	1,365 86	8,465 80
Catskill Mountain Fire Insurance Co	Greenville	7,067 47	334 50	7,401 97	4,192 87	1,313 11	1,913 04	7,419 02
Chemical Mutual Fire Insurance Co	Burlington Flats	6,954 71	90 00	7,044 71	4,895 42	653 24	1,495 08	7,043 74
Church Insurance Association	Rochester	8,294 55	374 28	8,668 83	3,150 28	2,108 40	914 71	6,173 39
Citizens' Fire Insurance Association of Oneida County	Utica	2,322 20	.....	2,322 20	1,220 69	.....	1,008 29	2,228 98
Citizens' Fire Insurance Co. of Saratoga County	Mechanicville	8,708 11	11,262 50	19,970 61	4,878 19	1,387 26	$15,360 12	21,625 57
Commercial Mutual Fire Insurance Co. of Greene County	Catskill	19,220 03	246 03	19,466 06	16,116 94	4,377 61	4,057 45	24,552 00
Co-op. Fire Ins. Co of Greene, Schoharie and Delaware Cos	Catskill	24,959 20	1,466 88	26,426 08	21,517 66	8,030 78	5,302 83	34,851 27
Empire State Fire Insurance Association	Utica	798 35	.....	798 35	605 37	.....	540 92	1,146 29
Greene County Mutual Fire Insurance Co	Greenville	21,116 29	1,160 72	22,277 01	11,221 99	3,278 46	4,888 90	19,389 35
Hamilton Mutual Fire Insurance Co	Hamilton	7,887 86	134 40	8,022 26	8,885 74	1,794 00	1,858 40	12,538 14
Herkimer Fire Insurance Co	Little Falls	5,639 57	.....	5,639 57	387 11	380 75	$5,551 68	6,319 54
Home Mutual Fire Insurance Co	Binghamton	19,564 66	958 89	20,523 55	6,540 26	4,034 44	4,295 89	14,870 59
Hudson Valley Fire Insurance Co	Catskill	6,881 08	195 50	7,076 58	4,030 08	1,240 87	1,532 59	6,803 04
Mercantile Co-operative Fire Insurance Co	Catskill	5,124 12	160 18	5,284 30	2,691 96	1,725 07	1,325 01	5,742 04
Merchants and Farmers' Mutual Fire Insurance Co. of Schoharie and Albany Counties	Middleburg	16,180 61	110 00	16,290 61	5,154 41	3,637 89	4,007 52	12,799 82
Mohawk Valley Fire Insurance Co	Little Falls	1,409 28	.....	1,409 28	303 60	303 75	493 19	1,100 63
Mutual Cheese Factory and Creamery Insurance Co	Canton	22,675 75	¶1,103 00	23,778 75	8,718 10	1,507 80	5,112 83	15,338 73
Mutual Fire Insurance Association of Montgomery, Fulton and Herkimer Counties	Amsterdam	12,145 80	427 77	12,573 57	4,829 23	2,001 19	3,101 48	9,931 90
Mut. Fire Ins. Assoc. of Schoharie, Otsego and Albany Cos.	Middleburgh	19,446 70	1,968 13	21,414 83	8,719 03	3,413 80	4,646 67	16,779 50
New York Central Mutual Fire Insurance Co	Edmeston	25,210 90	816 98	26,027 88	17,642 52	2,269 31	5,923 61	25,835 44
Oneida Co-operative Fire Insurance Association	Rome	6,600 66	78 21	6,678 87	3,779 93	1,547 34	1,775 56	7,102 83
Otsego Mutual Fire Insurance Co	Burlington Flats	23,194 49	1,360 94	24,555 43	23,176 81	2,455 15	6,066 34	31,698 30
Preferred Mutual Fire Insurance Co	New Berlin	39,663 09	2,362 45	42,025 54	18,497 78	4,310 56	9,124 47	31,932 81

Saratoga and Washington Fire Insurance Co	Mechanicville	12,502 87	300 00	12,802 87	10,307 13	1,487 05	2,818 37	14,612 55
Schoharie and Otsego Mutual Fire Insurance Co	Cobleskill	18,125 61	445 50	18,571 11	7,125 65	2,995 59	4,058 99	14,180 23
Security Mutual Fire Insurance Co	Delhi	19,082 53	1,343 29	20,425 82	17,023 82	2,592 66	6,347 19	25,963 67
Union Mutual Fire Insurance Co	Middleburgh	902 95	.....	902 95	632 00	100 00	182 67	914 67
Utica Fire Insurance Co	Utica	8,799 77	87 50	8,887 27	4,523 05	1,437 39	1,847 59	7,808 03
Village Fire Insurance Association of Greenville, Durham, Westerlo and Rensselaerville	Greenville	21,944 09	649 10	22,593 19	11,242 41	2,511 65	6,184 61	19,938 67
Wyoming Valley Fire Insurance Co	Warsaw	23,869 93	262 83	24,132 76	20,074 99	3,350 63	8,386 03	31,811 65
Totals		$431,710 35	$30,262 58	$461,972 93	$263,556 01	$69,110 80	$124,470 15	$457,136 96
CLASS B								
Baron Steuben Co-operative Fire Insurance Co	Ithaca	$41,675 91	$456 99	$42,132 90	$43,066 44	$3,817 43	$8,671 65	$55,555 52
Co-operative Fire Ins. Co. of Wyoming and Genesee Cos	Darien	6,459 58	.....	6,459 58	5,284 31	636 76	133 16	6,054 23
Lancaster Mutual Fire Insurance Co. of Erie County	Lancaster	1,550 03	604 25	2,154 28	740 00	308 60	1,305 71	2,354 31
Monroe County Co-operative Fire Insurance Co	Rochester	37,468 75	1,192 96	38,661 71	26,981 16	4,699 46	9,032 75	40,713 37
Tompkins County Co-operative Fire Insurance Co	Ithaca	200,510 13	2,618 30	203,128 43	180,972 01	13,981 95	42,199 05	237,153 01
Totals		$287,664 40	$4,872 50	$292,536 90	$257,043 92	$23,444 20	$61,342 32	$341,830 44
CLASS C								
Auburn Mutual Fire Insurance Co	Auburn	$643 19	$19 40	$662 59	$358 54	$230 56	$222 73	$811 83
Central City Co-operative Fire Ins. Co. of Onondaga Co	Syracuse	2,099 97	6 00	2,105 97	1,049 52	263 04	628 48	1,941 04
Dwelling House Co-operative Fire Ins. Co. of Cayuga Co	Auburn	475 67	.....	475 67	32 70	140 02	206 14	378 86
Dwelling Insurance Association of Central New York	Utica	2,100 46	1,044 53	3,144 99	67 96	86 42	1,106 83	1,261 21
Livingston County Mutual Fire Insurance Co	Livonia Center	16,032 34	844 00	16,876 34	6,621 87	1,248 65	$3,423 70	11,294 22
Merchants' Co-op. Fire Ins. Assoc. of Central New York	Utica	10,964 01	15 30	10,979 31	1,016 67	286 38	4,067 50	5,370 55
Totals		$32,315 64	$1,929 23	$34,244 87	$9,147 26	$2,255 07	$9,655 38	$21,057 71
RECAPITULATION								
Class A		$431,710 35	$30,262 58	$461,972 93	$263,556 01	$69,110 80	$124,470 15	$457,136 96
Class B		287,664 40	4,872 50	292,536 90	257,043 92	23,444 20	61,342 32	341,830 44
Class C		32,315 64	1,929 23	34,244 87	9,147 26	2,255 07	9,655 38	21,057 71
Aggregate		$751,690 39	$37,064 31	$788,754 70	$529,747 19	$94,810 07	$195,467 85	$820,025 11

¶ Includes temporary loans § Includes temporary loans repaid.

TABLE C

Co-operative Fire Insurance Associations

Showing the nature of the Income and Disbursements of the Grange and County Associations of this State for the year ending December 31, 1909.

GRANGE ASSOCIATIONS

ASSOCIATION	Location of home office	Income					Disbursements				
		Assessments	Policy fees	Temporary loans	Other receipts	Total income	Losses paid	Salaries, fees and office expenses	Temporary loans repaid	All other disbursements	Total disbursements
Cattaraugus Co. Patrons Mut. Fire Relief Assn	Conewango	$6,950 10	$239 50	$1,200 00	.....	$8,389 60	$4,968 56	$759 04	$1,200 00	$51 00	$6,978 60
Chautauqua Co. Patrons Fire Relief Assoc	Stedman	20,663 16	1,226 00	.....	.....	21,889 16	13,802 67	3,169 01	.....	307 43	17,279 11
Clinton Co. Patrons Fire Relief Assoc	Wadhams	7,051 43	.....	.....	.....	7,051 43	2,168 20	1,174 70	1,700 00	297 21	5,340 11
Cortland Co. Patrons Fire Relief Assoc	Cortland	3,564 83	.....	.....	.....	3,564 83	3,055 00	567 81	.....	173 46	3,796 27
Dutchess and Columbia Patrons Fire R. Assn.	Bangall	15,228 29	638 00	.....	$30 00	15,896 29	13,507 59	1,173 63	.....	1,121 11	15,802 33
Fire Relief Association of Wayne County	Lyons	17,786 91	2,232 81	.....	254 67	20,274 39	17,096 06	644 86	.....	965 40	18,706 32
Genesee Co. Patrons Fire Relief Association	Batavia	12,365 93	.....	.....	.....	12,365 93	7,580 69	771 04	.....	1,322 03	9,673 76
Jefferson County Patrons Fire Relief Assoc	Watertown	22,043 47	1,376 00	.....	12 50	23,431 97	15,945 62	4,403 32	.....	1,378 44	21,727 38
Monroe County Patrons Fire Relief Assoc	Honeoye Falls	10,473 93	.....	.....	81 46	10,555 39	13,456 53	669 67	.....	814 53	14,940 73
Montgomery and Fulton Cos. Pat. F. R. Assoc	Canajoharie	2,670 28	.....	.....	.....	2,670 28	2,071 60	519 37	.....	94 69	2,685 66
Onondaga Co. Patrons Fire Relief Assoc	Marcellus	7,591 48	.....	.....	.....	7,591 48	7,465 00	486 37	.....	421 96	8,373 33
Ontario County Patrons Fire Relief Assoc	Canandaigua	8,840 99	1,138 40	.....	30 00	10,009 39	7,759 80	*1,481 78	.....	45 06	9,286 64
Oswego County Fire Relief Association	Hannibal	12,596 46	.....	1,000 00	.....	13,596 46	10,553 08	488 11	1,000 00	524 72	12,565 91
Patrons F. R. Assoc. Steuben and Livings. Cos	Bath	10,251 40	1,292 70	.....	.....	11,544 10	10,360 41	410 00	.....	381 73	11,152 14
Pat. of Husb. Co-op. F. R. Assoc. of Herk. Co.	Herkimer	9,730 17	.....	.....	24 64	9,754 81	9,714 50	577 60	.....	574 61	10,866 71
Patrons of Husb. F. R.A. of Ulster and Or. Cos	Highland	†	.....	.....	.....	.....	.....	.....	.....	.....	.....
Rensselaer Co. Patrons Fire Relief Assoc	Nassau	1,168 09	7 42	.....	.....	1,175 51	1,137 50	31 06	.....	.....	1,168 56
St. Lawrence Co. Patrons Fire Relief Assoc	Brushton	31,877 29	.....	14,013 90	.....	45,891 19	11,042 50	1,950 96	28,832 77	1,909 04	43,735 27
Seneca County Patrons Fire Relief Assoc	Kendaia	9,262 31	350 00	.....	466 42	10,078 73	7,879 43	584 00	.....	890 59	9,354 02
Tomp., Schuy. and Tioga Cos. P. F. R. Assoc.	Newfield	3,572 87	271 75	.....	.....	3,844 62	1,849 80	606 93	.....	695 10	3,151 83
Westchester and Putnam Patrons F. R. Assoc.	Putnam Valley	2,323 12	.....	.....	.....	2,323 12	70 20	79 00	1,978 71	57 42	2,185 33
Totals	.....	$216,012 51	$8,772 58	$16,213 90	$899 09	$241,898 08	$161,484 74	$20,548 26	$34,711 48	$12,025 53	$228,770 01

COUNTY ASSESSMENT ASSOCIATIONS

Allegany Co. Farmers' Co-op. Fire Ins. Co.	Alfred	$15,358 15	$1,187 48	$11,000 00	.....	$27,545 63	$13,437 22	*$1,864 95	$13,000 00	$3 26	$28,305 43
Broome County Farmers' Fire Relief Assoc.	McClure	1,394 85	91 66	1,263 09	.....	2,749 60	2,213 73	396 98	.....	138 89	2,749 60
Broome County Patrons Fire Relief Assoc.	Binghamton	1,273 11	190 38	.....	.....	1,463 49	1,698 94	124 29	.....	9 50	1,832 73
Callicoon Agr. Mut. F. Relief Assoc. of Sul. Co.	North Branch	10,127 68	789 00	600 00	$87 33	11,603 96	7,723 52	580 35	600 00	739 57	9,643 44
Cattaraugus Co. Co-op. Farmers' Fire R. Assoc.	East Randolph	23,337 12	.....	.....	12 50	23,349 62	17,632 97	1,671 17	.....	1,379 71	20,683 85
Cayuga County Farmers' Insurance Co.	Auburn	10,612 26	.....	.....	.....	10,612 26	6,184 36	811 71	5,027 81	854 60	12,878 48
Cayuga County Patrons Fire Relief Assoc.	Poplar Ridge	11,058 56	534 00	4,252 45	.....	15,845 01	5,752 77	1,465 35	8,645 69	.....	15,863 81
Chenango County Patrons Fire Relief Assoc.	Plymouth	11,227 51	.....	990 00	55 00	12,272 51	5,814 83	1,987 40	1,000 00	1,110 99	9,913 22
Co-operative Fire Ins. Co. of Orange County	Port Jervis	1,053 49	.....	344 75	.....	1,398 24	993 90	86 63	100 00	173 93	1,354 46
Delaware Co. Patrons and Farm. Fire R. Assoc.	Sidney Centre	2,180 00	.....	950 00	.....	3,130 00	2,870 50	386 10	250 00	32 00	3,538 60
Erie and Niagara Cos. Farmers' Ins. Assoc.	Swormville	†	.....	.....	.....	.....	.....	.....	.....	.....	.....
Farmers' Alli. Co-op. F. Ins. Co. of Steuben Co.	Canisteo	8,787 90	.....	.....	4,176 17	12,964 07	8,304 10	593 00	3,706 33	675 05	13,278 48
Farmers' Fire and Lightning Ins. Co.	Westernville	11,616 62	604 00	.....	12 25	12,232 87	7,273 66	1,694 95	.....	448 94	9,417 55
Farmers' Mutual Indemnity Association	Moravia	7,901 44	.....	6,050 00	38 12	13,989 56	6,550 87	1,575 71	5,686 17	38 92	13,851 67
Farmers' Mut. I. Co. of Orleans and Niag. Cos.	Middleport	19,194 70	.....	11,150 30	.....	30,345 00	14,673 13	3,097 68	13,550 30	77 14	31,398 25
Far. R. M. I. Co. of Che., Schuy. and Yates Cos.	Penn Yan	20,683 68	.....	.....	526 73	21,210 41	14,482 51	1,338 17	.....	993 42	16,814 10
Fulton and Mont. Cos. Farm. Mut. F. Ins. Ass.	Perth	21,880 47	687 00	.....	.....	22,567 47	20,939 22	1,966 27	.....	2 48	22,907 97
Madison-Onondaga Mutual Fire Ins. Co.	Chittenango	8,439 51	1,695 15	.....	569 91	10,704 57	6,948 47	2,179 01	.....	123 83	9,251 31
Niagara and Erie Co. Farm. Protective Assoc.	Martinsville	6,838 20	213 10	3,600 00	.....	10,651 30	5,713 35	*1,065 05	3,600 00	595 68	10,974 08
Ontario Co. Alliance Mut. Fire Relief Assoc.	Canandaigua	15,265 25	.....	.....	.....	15,265 25	13,263 82	*1,634 68	.....	.....	14,898 50
Orleans County Farmers' Mutual Ins. Co.	Albion	18,575 52	.....	13,500 00	.....	32,075 52	16,663 22	2,077 84	13,500 00	247 50	32,488 56
Otsego Co. Farmers' Co-op. Fire Ins. Co.	Cooperstown	9,071 51	.....	.....	.....	9,071 51	6,626 13	1,433 00	.....	890 32	8,949 45
Patrons of Industry Fire Ins. Co. of Cort. Co.	Cortland	605 77	122 50	.....	.....	728 27	611 50	141 99	.....	122 50	875 99
Patrons of In. F. I. Co. of Onon. and Oswe. Cos.	Parish	1,721 30	.....	.....	.....	1,721 30	1,056 54	143 33	424 00	64 00	1,687 87
Rensselaer County Mutual Fire Insurance Co.	Sandlake	20,453 50	1,725 00	9,500 00	507 29	32,185 79	18,495 20	1,391 23	9,500 00	2,731 10	32,117 53
Sauquoit Valley Farmers' Association	Sauquoit	967 45	452 00	.....	110 27	1,529 72	4,700 70	*1,396 39	.....	28 00	6,125 09
Scho. and Schen. Cos. Far. M. Fire Ins. Assoc.	Esperance	13,964 76	.....	.....	.....	13,964 76	10,878 67	2,469 43	.....	419 53	13,767 63
St. Lawrence County Farmers Ins. Co.	Ogdensburg	30,158 11	.....	24,181 32	.....	54,339 43	21,549 46	.....	28,986 16	2,680 48	53,216 10
Tioga County Patrons Fire Relief Assoc.	Spencer	12,548 59	.....	7,718 00	.....	20,266 59	12,012 95	488 74	6,718 00	785 66	20,005 35
Westmoreland Insurance Association	Westmoreland	6,550 67	311 00	.....	.....	6,861 67	6,241 17	1,214 65	.....	92 29	7,548 11
Totals	.....	$322,847 63	$8,602 27	$95,099 91	$6,095 57	$432,645 38	$261,307 41	$35,276 05	$114,294 46	$15,459 29	$426,337 21

* Includes expense of adjustment and settlement of losses. † Filed no statements.

TABLE D

Co-operative Fire Insurance Associations

Showing the amount of insurance in force on December 31, 1908, written and terminated during 1909, and the amount of insurance in force on December 31, 1909, of the Grange and County Associations of this State.

GRANGE ASSOCIATIONS

ASSOCIATION	Location of home office	In Force December 31, 1908		Written or Renewed in 1909		Deduct Expirations and Cancellations		In Force December 31, 1909	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount
Cattaraugus Co. Patrons Mutual Fire Relief Assoc.	Conewango	953	$2,032,397	243	$535,200	187	$380,277	1,009	$2,187,320
Chautauqua County Patrons Fire Relief Assoc.	Stedman	4,514	8,887,047	1,226	2,503,290	1,036	1,944,101	4,704	9,446,236
Clinton County Patrons Fire Relief Assoc.	Wadhams	1,590	3,028,944	670	1,302,968	538	1,050,267	1,722	3,281,645
Cortland County Patrons Fire Relief Assoc.	Cortland	1,237	2,734,275	306	698,830	237	561,309	1,306	2,871,796
Dutchess and Columbia Patrons Fire Relief Asso.	Bangall	2,701	6,705,750	638	1,628,605	586	1,491,665	2,753	6,842,690
Fire Relief Association of Wayne County	Lyons	3,721	8,253,437	240	2,085,300	134	378,810	3,827	9,959,927
Genesee County Patrons Fire Relief Assoc.	Batavia	1,712	3,900,082	539	1,433,358	373	829,992	1,878	4,503,448
Jefferson County Patrons Fire Relief Assoc.	Watertown	6,658	14,108,992	1,376	3,113,305	1,270	2,558,195	6,764	14,664,102
Monroe County Patrons Fire Relief Assoc.	Honeoye Falls	3,311	7,898,364	731	1,745,655	618	1,489,444	3,424	8,154,575
Montgomery and Fult. Cos. Patrons Fire R. Assoc	Canajoharie	.....	907,418	.....	241,770	.....	205,205	.....	943,983
Onondaga County Patrons Fire Relief Assoc.	Marcellus	932	2,194,336	209	492,490	250	583,849	891	2,102,977
Ontario County Patrons Fire Relief Assoc.	Canandaigua	1,114	3,206,110	255	848,375	217	609,500	1,152	3,444,985
Oswego County Fire Relief Association	Hannibal	2,987	4,955,090	1,267	2,226,820	1,108	1,987,155	3,146	5,194,755
Patrons Fire R. Assoc. of Steuben and Living. Cos.	Bath	8,071	3,924,000	457	1,064,200	6,378	953,200	2,150	4,035,000
Patrons of Husb. Co-op. Fire R. Assoc. of Herk. Co.	Herkimer	1,482	4,055,774	333	874,864	309	757,208	1,506	4,173,430
Patrons of Husb. F. R. Assoc. of Ulster and Or. Cos.	Highland	*	.....	.....	.....	.....	.....	.....	.....
Rensselaer County Patrons Fire Relief Assoc.	Nassau	147	332,104	8	7,420	18	41,095	137	298,429
St. Lawrence County Patrons Fire Relief Assoc.	Brushton	4,501	10,963,033	956	2,195,732	790	2,018,900	4,667	11,139,865
Seneca County Patrons Fire Relief Assoc.	Kendaia	1,562	3,533,825	389	900,240	343	794,680	1,588	3,639,385
Tomp., Schuy. and Tioga Cos. Patrons F. R. Assoc	Newfield	1,485	2,722,660	300	580,221	242	449,214	1,543	2,853,667
Westchester and Putnam Patrons Fire R. Assoc.	Putnam Valley	194	455,425	50	9,995	69	41,705	175	423,715
Totals	.....	48,872	$94,799,063	10,173	$24,488,638	14,703	$19,125,771	44,342	$100,161,930

COUNTY ASSESSMENT ASSOCIATIONS

Allegany County Farmers' Co-op. Fire Ins. Co.	Alfred	2,958	$5,434,900	1,036	$1,837,400	1,186	$2,082,500	2,808	$5,189,800
Broome County Farmers' Fire Relief Assoc.	McClure	797	1,296,853	339	588,103	275	413,979	861	1,470,977
Broome County Patrons Fire Relief Assoc.	Binghamton	299	442,828	118	196,460	71	94,750	346	544,538
Callicoon Agr. Mut. Fire R. Assoc. of Sullivan Co.	North Branch	2,025	3,452,551	526	932,463	545	896,218	2,006	3,488,796
Cattaraugus Co. Co-op. Farmers' Fire Relief Assoc.	East Randolph	4,198	5,946,480	936	1,438,960	1,087	1,513,945	4,047	5,871,495
Cayuga County Farmers' Insurance Co.	Auburn	2,635	4,361,610	684	1,119,695	911	1,031,855	2,408	4,449,450
Cayuga County Patrons Fire Relief Assoc.	Poplar Ridge	2,282	4,422,042	534	1,015,373	556	947,677	2,260	4,489,738
Chenango County Patrons Fire Relief Assoc.	Plymouth	2,602	4,711,242	.....	1,146,040	.....	816,013	.....	5,041,269
Co-operative Fire Ins. Co. of Orange County	Port Jervis	245	241,790	105	102,500	122	123,900	228	220,390
Delaware Co. Patrons and Farmers' Fire R. Assoc.	Sidney Centre	834	1,338,295	256	415,825	257	390,505	833	1,363,615
Erie and Niagara Counties Farmers Ins. Assoc.	Swormville	*	.....	.....	.....	.....	.....	.....	.....
Farmers' Alliance Co-op. Fire Ins. Co. of Steuben Co	Canisteo	2,200	3,198,000	686	1,034,900	640	1,147,830	2,246	3,085,080
Farmers' Fire and Lightning Insurance Co.	Westernville	2,816	5,226,110	604	1,142,490	572	1,080,995	2,848	5,287,605
Farmers' Mutual Indemnity Assoc.	Moravia	1,893	3,274,098	575	1,137,312	555	1,036,175	1,913	3,375,235
Farmers' Mutual Ins. Co. of Orleans and Niag. Cos	Middleport	4,730	9,567,868	363	592,905	177	72,453	4,916	10,088,320
Farm. Reli. M. I. Co. of Chem., Schuyler and Y. Cos	Penn Yan	6,100	8,850,292	1,523	2,173,275	.....	1,870,132	.....	9,153,435
Fult. and Mont. Cos. Farm. Mut. Fire Ins. Assoc.	Perth	3,447	6,511,737	687	1,278,725	144	233,505	3,990	7,556,957
Madison-Onondaga Mutual Fire Insurance Co.	Chittenango	1,975	4,001,295	526	1,105,638	390	788,338	2,111	4,318,595
Niagara and Erie Cos. Farmers' Protective Assoc.	Martinsville	1,401	2,743,040	471	998,150	461	926,900	1,411	2,814,290
Ontario County Alliance Mutual Fire Relief Assoc	Canandaigua	2,571	3,251,384	525	780,666	504	715,326	2,592	3,316,724
Orleans County Farmers' Mutual Insurance Co.	Albion	4,901	9,447,762	.....	.....	.....	.....	4,902	9,715,455
Otsego County Farmers Co-operative Fire Ins. Co.	Cooperstown	3,252	4,858,325	1,059	1,772,450	1,070	1,779,300	3,241	4,851,475
Patrons of Industry Fire Ins. Co. of Cortland Co.	Cortland	405	378,421	98	72,484	.....	.....	503	450,905
Patrons of Ind. F. I. Co. of Onon. and Oswego Cos	Parish	640	728,746	265	295,670	.....	289,783	.....	729,633
Rensselaer County Mutual Fire Insurance Co.	Sandlake	4,759	6,524,205	1,151	1,440,350	970	1,190,350	4,940	6,774,205
Sauquoit Valley Farmers' Assoc.	Sauquoit	1,676	3,667,100	452	1,038,050	415	942,695	1,713	3,762,455
Scho. and Schenec. Cos. Farm. Mut. Fire Ins. Assoc.	Esperance	4,490	7,135,308	907	1,441,114	893	1,437,962	4,504	7,138,460
St. Lawrence County Farmers' Insurance Co.	Ogdensburg	5,842	10,356,301	363	888,863	455	761,564	5,750	10,483,600
Tioga County Patrons Fire Relief Assoc.	Spencer	2,780	3,990,068	539	820,335	602	833,271	2,717	3,977,132
Westmoreland Insurance Association	Westmoreland	1,649	3,002,712	311	569,153	327	570,861	1,633	3,001,004
Totals	.....	76,402	$128,356,363	15,689	$27,375,349	13,185	$23,988,772	67,727	$132,010,633

* Companies have filed no statements.

TABLE E

CO-OPERATIVE FIRE INSURANCE ASSOCIATIONS

Showing the nature of the Income and Disbursements of the Town Associations of this State for the year ending December 31, 1909.

ASSOCIATIONS	Location of home office	INCOME				DISBURSEMENTS			
		Assessments	Policy fees	Other receipts	Total income	Losses paid	Salaries, fees and office expenses	All other disbursements	Total disbursements
Amherst and Clarence Co-operative Insurance Assoc	Swormville	$1,900 01	$70 00	$108 72	$2,078 73	$2,518 35	$402 34	$315 90	$3,236 59
Andes Mutual Fire Insurance Co	Andes	3 15	224 70	.....	227 85	92 91	129 75	7 84	230 50
Argyle Co-operative Fire Insurance Co	Argyle	1,783 96	234 25	.....	2,018 21	1,651 37	42 78	*225 60	1,919 75
Ballston Co-operative Insurance Assoc	Ballston Lake	8 76	96 00	.....	104 76	.....	59 48	35 10	94 58
Bovina Co-operative Fire Insurance Co	Bovina Center	3,874 15	.....	.....	3,874 15	3,207 70	82 10	$176 80	3,466 60
Brunswick Insurance Co	Cropseyville	1,930 45	175 60	.....	2,106 05	2,062 33	67 53	13 67	2,143 53
Cambridge Fire Insurance Co	Cambridge	.....	.....	‡300 00	300 00	2 60	19 38	40 06	62 04
Caroline Farmers' Fire Insurance Co	Slaterville Springs	24 19	294 47	.....	318 66	433 00	140 67	17 13	590 80
Charlton Fire Insurance Co	Charlton	.....	96 54	.....	96 54	.....	52 00	44 00	96 00
Cherry Valley, Roseboom and Westfield and Otsego County Co-operative Insurance Co	Cherry Valley	2,244 85	123 60	.....	2,368 45	1,277 76	319 07	$832 93	2,429 76
Claverack Town Fire Insurance Co	Claverack	2 42	149 25	‡394 00	545 67	559 00	.....	112 12	671 12
Clifton Park and Halfmoon Mutual Fire Ins. Assoc	Rexford Flats	1,860 30	119 00	.....	1,979 30	1,960 00	317 65	13 60	2,291 25
Co-operative Fire Insurance Co. of Hartford	Hartford	1,094 49	.....	.....	1,094 49	970 00	73 50	51 08	1,094 58
Crown Point Town Fire Insurance Co	Crown Point	124 17	48 63	18 00	190 80	11 49	25 50	57 13	94 12
Dryden and Groton Mutual Fire Insurance Co	Etna	4,198 08	467 20	.....	4,665 28	2,625 03	973 25	99 18	3,697 46
Easton Mutual Fire Insurance Co	North Easton	273 04	116 50	.....	389 54	706 00	.....	213 31	919 31
Farmers' Co-operative Fire Ins. Association of Towns of Clay, Camillus, Lysander and Van Buren	Baldwinsville	1,642 55	1,939 37	.....	3,581 92	2,092 63	†1,177 65	.....	3,270 28
Farmers' Fire Insurance Association of Towns of Greenville, Durham, Westerlo and Rensselaerville	Freehold	3,928 26	.....	.....	3,928 26	3,743 30	372 10	339 36	4,454 76
Farmers' Fire Relief Association of the Towns of Pompey and Fabius	Delphi Falls	1,000 51	150 00	.....	1,210 51	949 00	68 50	136 50	1,154 00
Farmers' Insurance Co. of Town of Minden	Fort Plain	2,861 10	147 00	‡200 00	3,208 10	3,355 69	27 10	153 25	3,536 04

Farmers' Insurance Co. of Town of Palatine	Fort Plain	.....	70 00	.....	70 00	.....	83 00	.....	83 00
Farmers' Mutual Fire Ins. Assoc. of Town of Catskill	Catskill	2,332 92	164 00	81 68	2,578 60	867 93	204 75	233 42	1,306 10
Farmers' Mutual Fire Insurance Co., The	Fort Ann	710 90	164 00	21 38	896 28	796 66	13 73	141 75	952 14
Farmers' Mutual Fire Insurance Co	Fort Edward	80 00	.....	.....	80 00	4 00	62 00	.....	66 00
Farm. Mut. I. Co. of Milan, Pine Plains and Stanford	Lafayetteville	4,985 98	587 20	.....	5,573 18	5,065 92	136 42	§328 79	5,531 13
Farmers' Town Mutual Insurance Co	Red Hook	137 45	.....	.....	137 45	50 00	24 25	.....	74 25
Farmers' Town Mutual Insurance Co. of Clinton	Stanfordville	4,146 45	42 00	.....	4,188 45	3,795 84	197 26	4 64	3,997 74
Farmers' Town Mutual Insurance Co. of Rhinebeck	Rhinebeck	115 80	21 00	5 46	142 26	.....	16 76	40 50	57 26
Franklin Fire Insurance Co	Franklin	897 13	199 85	.....	1,096 98	925 00	164 28	10 00	1,099 28
Galway Fire Insurance Co	Galway	2,9:0 25	90 00	.....	3,020 25	3,025 00	72 70	6 00	3,103 70
German Mutual Fire Ins. Assoc. of Wellsville	Wellsville	33 14	.....	.....	33 14	.....	37 85	40 75	78 60
German Mutual Insurance Co. of Wayland	Cohocton	.....	388 53	101 80	490 33	5,230 48	114 56	11 73	5,356 77
Granville Co-operative Fire Insurance Co	Granville	100 00	178 35	.....	278 35	10 00	66 75	140 84	217 59
Greenwich Town Fire Insurance Co	Greenwich	748 96	132 00	.....	880 96	796 37	48 73	76 00	921 10
Hamden Mutual Insurance Co	Hamden	577 21	88 00	.....	665 21	427 50	99 00	33 00	559 50
Hebron Mutual Fire Insurance Co	West Hebron	4 21	142 00	.....	146 21	.....	34 00	89 50	123 50
Hoosick Co-operative Fire Insurance Co	Hoosick Falls	.....	72 00	33 50	105 50	23 00	49 11	42 00	114 11
Jackson Fire Insurance Co	Jackson	1,041 67	90 00	2 22	1,133 89	980 00	12 30	91 22	1,083 52
Kinderhook and Stuyvesant Mut. Fire Ins. Co	Niverville	2,425 28	28 00	.....	2,453 28	2,395 48	123 01	147 93	2,666 42
Knox Mutual Insurance Co	Knox	.....	106 50	.....	106 50	26 66	4 65	78 55	109 86
Livingston Town Insurance Co	Livingston	28 86	265 46	.....	294 32	.....	42 38	42 86	85 24
Malta Fire Insurance Co	Malta	643 41	17 00	.....	660 41	575 56	22 90	38 10	636 56
Mutual Ins. Assoc. of Nassau, Schodack and Chatham	Nassau	3,627 34	70 50	.....	3,697 84	3,042 10	257 12	157 18	3,456 40
New Baltimore Mutual Insurance Association	New Baltimore	7,423 82	243 00	31 32	7,698 14	6,951 67	43 21	702 82	7,697 70
New Scotland Mutual Insurance Co	Voorheesville	1,979 95	325 00	.....	2,304 95	1,845 00	136 46	164 75	2,146 21
Olive Co-operative Fire Ins. Assoc. of Ulster Co	West Shokan	5,127 28	915 00	134 27	6,176 55	4,397 50	172 88	1,333 95	5,904 33
Putnam Town Fire Insurance Co	Putnam	.....	33 05	.....	33 05	40 00	16 50	2 00	58 50
Salem Mutual Town Fire Insurance Co	Salem	.....	114 00	.....	114 00	65 00	2 70	72 00	139 70
Schaghticoke Mutual Fire Insurance Co	Schaghticoke	685 72	.....	.....	685 72	603 00	50 66	4 70	658 36
Sharon, Seward and Carlisle Co-operative Ins. Co	Sharon Center	4,127 56	.....	.....	4,127 56	3,561 75	372 05	18 28	3,952 08
Springfield Co-operative Insurance Co	East Springfield	339 39	63 00	‡128 06	530 45	786 08	.....	75 00	861 08
Walton Co-operative Fire Insurance Co	Walton	2,299 72	124 50	.....	2,424 22	1,768 68	282 19	§359 48	2,410 35
White Creek Fire Insurance Co	Eagle Bridge	1,400 23	42 00	.....	1,451 23	1,410 00	24 25	14 98	1,449 23
Woodstock Mutual Fire Insurance Assoc	Zena	917 10	108 75	210 87	1,236 72	615 00	263 07	55 82	933 89
Totals		$78,691 17	$9,336 80	$1,771 28	$89,799 25	$78,299 34	$7,601 83	$7,443 10	$93,344 27

* Includes officers' fees. † Includes commissions to agents and policy fees. ‡ Includes temporary loans. § Includes temporary loans repaid.

TABLE E

CO-OPERATIVE FIRE INSURANCE ASSOCIATIONS

Showing the nature of the Income and Disbursements of the Town Associations of this State for the year ending December 31, 1909.

ASSOCIATIONS	Location of home office	INCOME				DISBURSEMENTS			
		Assessments	Policy fees	Other receipts	Total income	Losses paid	Salaries, fees and office expenses	All other disbursements	Total disbursements
Amherst and Clarence Co-operative Insurance Assoc	Swormville	$1,900 01	$70 00	$108 72	$2,078 73	$2,518 35	$402 34	$315 90	$3,236 59
Andes Mutual Fire Insurance Co	Andes	3 15	224 70	.....	227 85	92 91	129 75	7 84	230 50
Argyle Co-operative Fire Insurance Co	Argyle	1,783 96	234 25	.....	2,018 21	1,651 37	42 78	*225 60	1,919 75
Ballston Co-operative Insurance Assoc	Ballston Lake	8 76	96 00	.....	104 76	.....	59 48	35 10	94 58
Bovina Co-operative Fire Insurance Co	Bovina Center	3,874 15	.....	.....	3,874 15	3,207 70	82 10	$176 80	3,466 60
Brunswick Insurance Co	Cropseyville	1,930 45	175 60	.....	2,106 05	2,062 33	67 53	13 67	2,143 53
Cambridge Fire Insurance Co	Cambridge	.....	.....	‡300 00	300 00	2 60	19 38	40 06	62 04
Caroline Farmers' Fire Insurance Co	Slaterville Springs	24 19	294 47	.....	318 66	433 00	140 67	17 13	590 80
Charlton Fire Insurance Co	Charlton	.....	96 54	.....	96 54	.....	52 00	44 00	96 00
Cherry Valley, Roseboom and Westfield and Otsego County Co-operative Insurance Co	Cherry Valley	2,244 85	123 60	.....	2,368 45	1,277 76	319 07	$832 93	2,429 76
Claverack Town Fire Insurance Co	Claverack	2 42	149 25	‡394 00	545 67	559 00	.....	112 12	671 12
Clifton Park and Halfmoon Mutual Fire Ins. Assoc	Rexford Flats	1,860 30	119 00	.....	1,979 30	1,960 00	317 65	13 60	2,291 25
Co-operative Fire Insurance Co. of Hartford	Hartford	1,094 49	.....	.....	1,094 49	970 00	73 50	51 08	1,094 58
Crown Point Town Fire Insurance Co	Crown Point	124 17	48 63	18 00	190 80	11 49	25 50	57 13	94 12
Dryden and Groton Mutual Fire Insurance Co	Etna	4,198 08	467 20	.....	4,665 28	2,625 03	973 25	99 18	3,697 46
Easton Mutual Fire Insurance Co	North Easton	273 04	116 50	.....	389 54	706 00	.....	213 31	919 31
Farmers' Co-operative Fire Ins. Association of Towns of Clay, Camillus, Lysander and Van Buren	Baldwinsville	1,642 55	1,939 37	.....	3,581 92	2,092 63	†1,177 65	.....	3,270 28
Farmers' Fire Insurance Association of Towns of Greenville, Durham, Westerlo and Rensselaerville	Freehold	3,928 26	.....	.....	3,928 26	3,743 30	372 10	339 36	4,454 76
Farmers' Fire Relief Association of the Towns of Pompey and Fabius	Delphi Falls	1,000 51	150 00	.....	1,210 51	949 00	68 50	136 50	1,154 00
Farmers' Insurance Co. of Town of Minden	Fort Plain	2,861 10	147 00	‡200 00	3,208 10	3,355 69	27 10	153 25	3,536 04

Farmers' Insurance Co. of Town of Palatine	Fort Plain	.....	70 00	.....	70 00	.....	83 00	.....	83 00
Farmers' Mutual Fire Ins. Assoc. of Town of Catskill.	Catskill	2,332 92	164 00	81 66	2,578 60	867 93	204 75	233 42	1,306 10
Farmers' Mutual Fire Insurance Co., The	Fort Ann	710 90	164 00	21 38	896 28	796 66	13 73	141 75	952 14
Farmers' Mutual Fire Insurance Co	Fort Edward	80 00	.....	.....	80 00	4 00	62 00	.....	66 00
Farm. Mut. I. Co. of Milan, Pine Plains and Stanford	Lafayetteville	4,985 98	587 20	.....	5,573 18	5,065 92	136 42	§328 79	5,531 13
Farmers' Town Mutual Insurance Co	Red Hook	137 45	.....	.....	137 45	50 00	24 25	.....	74 25
Farmers' Town Mutual Insurance Co. of Clinton	Stanfordville	4,146 45	42 00	.....	4,188 45	3,795 84	197 26	4 64	3,997 74
Farmers' Town Mutual Insurance Co. of Rhinebeck.	Rhinebeck	115 80	21 00	5 46	142 26	.....	16 76	40 50	57 26
Franklin Fire Insurance Co	Franklin	897 13	199 85	.....	1,096 98	925 00	164 28	10 00	1,099 28
Galway Fire Insurance Co	Galway	2,9:0 25	90 00	.....	3,020 25	3,025 00	72 70	6 00	3,103 70
German Mutual Fire Ins. Assoc. of Wellsville	Wellsville	33 14	.....	.....	33 14	.....	37 85	40 75	78 60
German Mutual Insurance Co. of Wayland	Cohocton	.....	388 53	101 80	490 33	5,230 48	114 56	11 73	5,356 77
Granville Co-operative Fire Insurance Co	Granville	100 00	178 35	.....	278 35	10 00	66 75	140 84	217 59
Greenwich Town Fire Insurance Co	Greenwich	748 96	132 00	.....	880 96	796 37	48 73	76 00	921 10
Hamden Mutual Insurance Co	Hamden	577 21	88 00	.....	665 21	427 50	99 00	33 00	559 50
Hebron Mutual Fire Insurance Co	West Hebron	4 21	142 00	.....	146 21	.....	34 00	89 50	123 50
Hoosick Co-operative Fire Insurance Co	Hoosick Falls	.....	72 00	33 50	105 50	23 00	49 11	42 00	114 11
Jackson Fire Insurance Co	Jackson	1,041 67	90 00	2 22	1,133 89	980 00	12 30	91 22	1,083 52
Kinderhook and Stuyvesant Mut. Fire Ins. Co	Niverville	2,425 28	28 00	.....	2,453 28	2,395 48	123 01	147 93	2,666 42
Knox Mutual Insurance Co	Knox	.....	106 50	.....	106 50	26 66	4 65	78 55	109 86
Livingston Town Insurance Co	Livingston	28 86	265 46	.....	294 32	.....	42 38	42 86	85 24
Malta Fire Insurance Co	Malta	643 41	17 00	.....	660 41	575 56	22 90	38 10	636 56
Mutual Ins. Assoc. of Nassau, Schodack and Chatham	Nassau	3,627 34	70 50	.....	3,697 84	3,042 10	257 12	157 18	3,456 40
New Baltimore Mutual Insurance Association	New Baltimore	7,423 82	243 00	31 32	7,698 14	6,951 67	43 21	702 82	7,697 70
New Scotland Mutual Insurance Co	Voorheesville	1,979 95	325 00	.....	2,304 95	1,845 00	136 46	164 75	2,146 21
Olive Co-operative Fire Ins. Assoc. of Ulster Co	West Shokan	5,127 28	915 00	134 27	6,176 55	4,397 50	172 88	1,333 95	5,904 33
Putnam Town Fire Insurance Co	Putnam	.....	33 05	.....	33 05	40 00	16 50	2 00	58 50
Salem Mutual Town Fire Insurance Co	Salem	.....	114 00	.....	114 00	65 00	2 70	72 00	139 70
Schaghticoke Mutual Fire Insurance Co	Schaghticoke	685 72	.....	.....	685 72	603 00	50 66	4 70	658 36
Sharon, Seward and Carlisle Co-operative Ins. Co	Sharon Center	4,127 56	.....	.....	4,127 56	3,561 75	372 05	18 28	3,952 08
Springfield Co-operative Insurance Co	East Springfield	339 39	63 00	‡128 06	530 45	786 08	.....	75 00	861 08
Walton Co-operative Fire Insurance Co	Walton	2,299 72	124 50	.....	2,424 22	1,768 68	282 19	§359 48	2,410 35
White Creek Fire Insurance Co	Eagle Bridge	1,409 23	42 00	.....	1,451 23	1,410 00	24 25	14 98	1,449 23
Woodstock Mutual Fire Insurance Assoc	Zena	917 10	108 75	210 87	1,236 72	615 00	263 07	55 82	933 89
Totals		$78,691 17	$9,336 80	$1,771 28	$89,799 25	$78,299 34	$7,601 83	$7,443 10	$93,344 27

* Includes officers' fees. † Includes commissions to agents and policy fees. ‡ Includes temporary loans. § Includes temporary loans repaid.

TABLE F

CO-OPERATIVE FIRE INSURANCE ASSOCIATIONS

Showing the amount of insurance in force on December 31, 1908, written and terminated during 1909, and the amount of insurance in force on December 31, 1909, of the town Associations of this State.

ASSOCIATIONS	Location of home office	In Force December 31, 1908		Written or Renewed in 1909		Deduct Expirations and Cancellations		In Force December 31, 1909	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount
Amherst and Clarence Co-operative Insurance Assoc.	Swormville	802	$1,836,019	172	$378,107	138	$285,865	836	$1,928,261
Andes Mutual Fire Insurance Co.	Andes	370	570,160	135	203,595	130	188,980	375	584,775
Argyle Co-operative Fire Insurance Co.	Argyle	379	738,050	114	234,920	103	227,327	390	745,643
Ballston Co-operative Insurance Assoc.	Ballston Lake	207	376,136	48	90,202	53	69,882	202	396,456
Bovina Co-operative Fire Insurance Co.	Bovina Center	253	640,708	53	120,898	58	140,032	248	621,574
Brunswick Insurance Co.	Cropseyville	390	760,400	.....	.....	.....	.....	394	782,830
Cambridge Fire Insurance Co.	Cambridge	399	727,257	94	173,992	98	161,002	395	740,247
Caroline Farmers' Fire Insurance Co.	Slaterville Springs	409	521,562	100	133,940	90	112,425	419	543,077
Charlton Fire Insurance Co.	Charlton	247	379,297	52	92,075	59	90,668	240	380,704
Cherry Valley, Roseboom and Westfield and Otsego County Co-operative Insurance Co.	Cherry Valley	770	1,103,913	206	330,609	129	228,712	847	1,205,810
Claverack Town Fire Insurance Co.	Claverack	506	910,817	84	141,464	79	126,740	511	925,541
Clifton Park and Halfmoon Mutual Fire Ins. Assoc.	Rexford Flats	551	931,602	119	198,902	104	182,498	566	948,006
Co-operative Fire Insurance Co. of Hartford	Hartford	236	452,413	49	82,365	40	67,840	245	466,938
Crown Point Town Fire Insurance Co.	Crown Point	152	192,875	39	47,000	21	22,325	170	217,550
Dryden and Groton Mutual Fire Insurance Co.	Etna	1,640	3,011,095	292	810,200	305	779,475	1,627	3,041,820
Easton Mutual Fire Insurance Co.	North Easton	570	867,276	133	236,945	144	219,940	559	884,281
Farmers' Co-oper. Fire Ins. Association of Towns of Clay, Camillus, Lysander and Van Buren	Baldwinsville	1,290	3,017,260	378	884,155	356	772,415	1,312	3,129,000
Farmers' Fire Insurance Assoc. of Towns of Greenville, Durham, Westerlo and Rensselaerville	Freehold	1,290	1,871,950	385	567,570	358	530,560	1,317	1,908,960
Farm. F. Relief Assoc. of the Towns of Pompey and Fabius	Delphi Falls	340	534,962	75	137,280	79	115,625	336	556,617
Farmers' Insurance Co. of Town of Minden	Fort Plain	520	1,439,760	147	444,425	142	419,620	525	1,464,565

Farmers' Insurance Co. of Town of Palatine	Fort Plain	352	885,506	.....	.....	.....	.....	346	884,605
Farmers' Mutual Fire Ins. Assoc. of Town of Catskill	Catskill	502	615,103	122	184,438	123	160,476	511	639,065
Farmers' Mutual Fire Insurance Co., The	Fort Ann	275	354,730	85	107,025	82	102,390	278	359,374
Farmers' Mutual Fire Insurance Co	Fort Edward	114	200,535	40	85,125	37	76,905	117	208,755
Farmers' Mut. Ins. Co. of Milan, Pine Plains and Stanford	Lafayetteville	576	1,001,294	236	429,470	246	408,990	566	1,021,774
Farmers' Town Mutual Insurance Co	Red Hook	117	253,115	52	102,375	51	92,675	118	262,815
Farmers' Town Mutual Insurance Co. of Clinton	Stanfordville	368	614,935	84	172,765	93	164,495	359	623,205
Farmers' Town Mutual Insurance Co. of Rhinebeck	Rhinebeck	130	340,220	42	108,245	50	119,310	122	329,155
Franklin Fire Insurance Co	Franklin	375	733,640	94	208,595	93	192,080	376	750,155
Galway Fire Insurance Co	Galway	250	382,080	60	80,995	77	106,835	233	356,240
German Mutual Fire Insurance Assoc. of Wellsville	Wellsville	198	218,300	11	9,600	4	3,900	205	224,000
German Mutual Insurance Co. of Wayland	Cohocton	741	2,173,350	56	155,275	6	10,375	791	2,318,250
Granville Co-operative Fire Insurance Co	Granville	290	548,249	76	139,125	68	104,038	298	583,336
Greenwich Town Fire Insurance Co	Greenwich	393	622,678	70	111,520	66	97,970	397	636,228
Hamden Mutual Insurance Co	Hamden	308	589,185	88	198,260	120	203,905	276	583,540
Hebron Mutual Fire Insurance Co	West Hebron	393	632,435	71	138,425	72	131,965	392	638,895
Hoosick Co-operative Fire Insurance Co	Hoosick Falls	271	652,330	36	94,198	40	86,523	267	660,005
Jackson Fire Insurance Co	Jackson	184	403,105	45	91,935	41	78,005	188	417,035
Kinderhook and Stuyvesant Mutual Fire Insurance Co	Niverville	.....	679,677	.....	63,640	.....	91,925	.....	651,392
Knox Mutual Insurance Co	Knox	300	403,975	.....	.....	.....	.....	297	409,750
Livingston Town Insurance Co	Livingston	319	542,538	80	137,560	74	135,498	325	544,600
Malta Fire Insurance Co	Malta	198	260,596	34	49,714	37	44,528	195	265,782
Mutual Ins. Assoc. of Nassau, Schodack and Chatham	Nassau	1,177	1,510,365	94	100,830	77	100,225	1,194	1,510,970
New Baltimore Mutual Insurance Association	New Baltimore	773	1,344,080	163	294,940	184	324,138	752	1,314,882
New Scotland Mutual Insurance Co	Voorheesville	648	1,195,178	.....	.....	.....	.....	633	1,186,180
Olive Co-operative Fire Ins. Assoc. of Ulster County	West Shokan	4,620	2,445,000	610	841,000	.....	781,000	.....	2,505,000
Putnam Town Fire Insurance Co	Putnam	104	148,550	22	24,325	25	23,693	101	149,182
Salem Mutual Town Fire Insurance Co	Salem	229	482,300	57	111,975	21	101,400	265	492,875
Schaghticoke Mutual Fire Insurance Co	Schaghticoke	181	337,454	50	89,565	7	12,425	224	414,594
Sharon, Seward and Carlisle Co-operative Insurance Co	Sharon Center	966	1,856,842	376	499,210	398	513,635	944	1,842,417
Springfield Co-operative Insurance Co	East Springfield	258	422,175	63	84,800	66	76,825	255	430,150
Walton Co-operative Fire Insurance Co	Walton	430	766,574	114	215,495	109	183,653	435	798,416
White Creek Fire Insurance Co	Eagle Bridge	140	307,533	21	63,000	17	46,891	144	323,642
Woodstock Mutual Fire Insurance Assoc	Zena	512	578,064	186	194,175	186	210,742	512	561,497
Totals	.....	28,013	$45,385,214	5,823	$10,496,244	4,956	$9,529,346	23,630	$46,370,416

TABLE G

Showing the name and location of each Co-operative Fire Insurance Association transacting business in the State of New York, together with the names of its officers and date of organization.

ASSOCIATIONS	Location	Date of organization	OFFICERS	
			President	Secretary
ADVANCE PREMIUM ASSOCIATIONS — CLASS A				
Amsterdam Fire Insurance Co. of Montgomery County	Amsterdam, N. Y.	April 13, 1890	James Blood	W. S. Welch.
Butternut Valley Mutual Fire Insurance Co	Morris, N. Y.	Sept. —, 1904	George Whitman	E. C. Miller.
Catskill Mountain Fire Insurance Co. of Greene County	Greenville, N. Y.	Nov. 25, 1902	Pierce Stevens	James Stevens.
Chemical Mutual Fire Insurance Co	Burlington Flats, N. Y.	Dec. 7, 1898	Edgar W. Wright	Silas L. Kelsey.
Church Insurance Association of the State of New York	Rochester, N. Y.	———, 1891	George B. Watkins	G. M. W. Bills.
Citizens' Fire Insurance Association of Oneida County	Utica, N. Y.	Dec. 18, 1903	C. Jones	Alex A. Linck.
Citizens' Fire Insurance Co. of Saratoga County	Mechanicville, N. Y.	Mar. 24, 1898	R. C. Vandenburg	Frank P. Tucker.
Commercial Mutual Fire Insurance Co. of Greene County	Catskill, N. Y.	Oct. 19, 1895	Omar V. Sage	C. E. Bloodgood.
Co-op. Fire Ins. Co. of Greene, Schoharie and Delaware Cos	Catskill, N. Y.	April 12, 1886	Omar V. Sage	C. E. Bloodgood.
Empire State Fire Ins. Assoc. of Utica, Oneida Co., N. Y.	Utica, N. Y.	Feb. 17, 1905	M. D. Waldron	Alex A. Linck.
Greene County Mutual Fire Insurance Co	Greenville, N. Y.	May 24, 1893	Richard Earl	James Stevens.
Hamilton Mutual Fire Insurance Co. of Madison County	Hamilton, N. Y.	Nov. 18, 1902	L. C. Beebe	A. J. Cushman.
Herkimer Fire Insurance Co. of Herkimer County	Ilion, N. Y.	May 15, 1903	A. D. Morgan	John W. Fitzgerald.
Home Mutual Fire Insurance Co. of Broome County	Binghamton, N. Y.	Feb. 26, 1901	John Bayless	Franklin J. Bayless.
Hudson Valley Fire Insurance Co. of Greene County	Catskill, N. Y.	June 28, 1904	William J. Hughes	C. E. Nichols.
Mercantile Co-operative Fire Insurance Co. of Greene Co.	Catskill, N. Y.	Sept. 1, 1903	William W. Bennett	George S. Harding.
Mer. and Farmers' F. Ins. Co. of Schoharie and Albany Cos	Middleburgh, N. Y.	June 25, 1897	Daniel D. Frisbie	George D. Frisbie.
Mohawk Valley Fire Insurance Co. of Herkimer Co., N. Y	Little Falls, N. Y.	Aug. 4, 1903	Irving Snell	J. W. Fitzgerald.
Mutual Cheese Factory and Creamery Insurance Co.	Canton, N. Y.	May 7, 1895	H. A. Rees	G. A. La Lone.
Mut. Fire I. Assoc. of Montgomery, Fulton and Herk. Cos	Amsterdam, N. Y.	Jan. 18, 1898	W. N. Carpenter	W. D. Welch.
Mut. Fire Ins. Assoc. of Schoharie, Otsego and Albany Cos.	Middleburgh, N. Y.	Mar. 29, 1894	W. E. Bassler	George P. Wheeler.
New York Central Mutual Fire Insurance Co	Edmeston, N. Y.	April 11, 1899	C. T. Coats	V. D. Robinson.
Oneida Co-op. Fire Ins. Assoc. of Oneida and Madison Cos.	Rome, N. Y.	Jan. 15, 1895	F. E. Bacon	W. H. Lewis.
Otsego Mutual Fire Insurance Co	Burlington Flats, N. Y.	Feb. 18, 1897	Edgar W. Wright	Silas L. Kelsey.
Preferred Mutual Fire Insurance Co	New Berlin, N. Y.	Oct. 9, 1896	I. L. Richter	F. E. Holmes.

Saratoga and Washington Fire Insurance Co	Mechanicville, N. Y	May 24, 1898	William H. Allen	Frank P. Tucker.
Schoharie and Otsego Mutual Fire Insurance Co	Cobleskill, N. Y	Oct. 17, 1895	Judson Burhans	W. D. Colclough.
Security Mutual Fire Insurance Co. of Delaware County	Delhi, N. Y	Dec. 15, 1897	James R. Honeywell	Oscar S. Nichols.
Union Mutual Fire Insurance Co. of Schoharie County	Middleburgh, N. Y	May 4, 1905	D. D. Frisbie	J. E. Young.
Utica Fire Insurance Co. of Oneida County, N. Y	Utica, N. Y	Nov. 18, 1903	George I. Griffin, acting	H. A. Ackroyd.
Village Fire Insurance Association of Greenville, Durham, Westerlo and Rensselaerville	Greenville, N. Y	May 14, 1856	W. A. Wasson	O. C. Stevens.
Wyoming Valley Fire Insurance Co	Warsaw, N. Y	Feb. 24, 1892	A. N. Peckham	W. W. Smallwood.
ADVANCE PREMIUM ASSOCIATIONS — CLASS B				
Baron Steuben Co-operative Fire Insurance Co	Ithaca, N. Y	Sept. 15, 1899	G. M. Boynton	C. E. Chapman.
Co-operative Fire Ins. Co. of Wyoming and Genesee Cos.	Darien, N. Y	Feb. 22, 1892	Roswell C. Curtis	F. M. Rogers.
Lancaster Mutual Fire Ins. Co. of Erie County, N. Y	Lancaster, N. Y	Jan. 16, 1889	Joseph Adolph	Peter P. Adolf.
Monroe County Co-operative Fire Insurance Co	Rochester, N. Y	Sept. 23, 1895	Frank P. Van Hoesen	E. E. Bohacheck.
Tompkins County Co-operative Fire Insurance Co	Ithaca, N. Y	Mar. 21, 1887	R. G. H. Speed	Walter V. Personius.
ADVANCE PREMIUM ASSOCIATIONS — CLASS C				
Auburn Mutual Fire Insurance Co. of Cayuga Co., N. Y.	Auburn, N. Y	May 21, 1906	John L. Alnutt	W. L. Glanville.
Central City Co-operative Fire Ins. Co. of Onondaga Co.	Syracuse, N. Y	July 25, 1900	M. C. Darrow	I. J. Chapman.
Dwelling House Co-op. Fire Ins. Co. of Cayuga, N. Y	Auburn, N. Y	May 6, 1902	John L. Alnutt	W. L. Glanville.
Dwelling Insurance Association of Central New York	Utica, N. Y	Sept. 30, 1895	W. H. Fowler	Giles A. Geer.
Livingston County Mutual Fire Insurance Co	Livonia, N. Y	April 17, 1877	F. M. Davis	L. H. Beecher.
Merchants' Co-operative Fire Ins. Assoc. of Central N. Y.	Utica, N. Y	Aug. 16, 1894	C. N. Phister	Giles A. Geer.
GRANGE ASSOCIATIONS				
Cattaraugus County Patrons' Mutual Fire Relief Assoc	Conewango, N. Y	Mar. 15, 1897	D. F. Reeves	Chas. C. Mason.
Chautauqua County Patrons' Fire Relief Association	Stedman, N. Y	Aug. 24, 1877	E. F. Lake	Jared Hewes.
Clinton County Patrons' Fire Relief Association	Wadhams, N. Y	Jan. 16, 1903	H. C. Hayford	R. W. Eggleston.
Cortland County Patrons' Fire Relief Association	Cortland, N. Y	Dec. 13, 1881	F. J. Collier	N. F. Webb.
Dutchess and Columbia Patrons' Fire Relief Association	Bangall, N. Y	Jan. 12, 1898	E. J. Preston	Edwin Knickerbocker.
Fire Relief Association of Wayne County	Lyons, N. Y	Feb. 8, 1878	Albert Yeomans	Andrew F. Sheldon.
Genesee County Patrons' Fire Relief Association	Batavia, N. Y	May 3, 1877	J. O. Greene	D. H. Pierson.
Jefferson County Patrons' Fire Relief Association	Watertown, N. Y	May 27, 1877	Ira Sharp	W. H. Vary.
Monroe County Patrons' Fire Relief Association	Honeoye Falls, N. Y	April 21, 1877	J. E. Miner	R. C. Parrish.
Montgomery and Fulton Cos. Patrons' Fire Relief Assoc.	Canajoharie, N. Y	Dec. 3, 1891	Jacob Saltsman	Wm. Van Wie.
Onondaga County Patrons' Fire Relief Association	Marcellus, N. Y	Mar. 27, 1883	James H. Lankton	Clarence E. Hall.
Ontario County Patrons' Fire Relief Association	Canandaigua, N. Y	June —, 1877	John B. Hall	Elmer Lucas.
Oswego County Fire Relief Association	Hannibal, N. Y	Mar. 20, 1878	W. D. Weeden	P. A. Welling.
Patrons' Fire Relief Assoc. of Steuben and Livingston Cos.	Bath, N. Y	Sept. 26, 1877	J. M. Kelley	G. H. Carr.
Patrons of Husbandry Co-operative Fire Relief Assoc of the County of Herkimer, State of New York	Herkimer, N. Y	June 4, 1889	R. H. Smith	E. G. Van Housen.
Rensselaer County Patrons' Fire Relief Association	Nassau, N. Y	Oct. 5, 1904	Henry J. Best	Edwin S. Comstock.
St. Lawrence County Patrons' Fire Relief Association	Brushton, N. Y	Feb. 10, 1902	H. A. Rowland	E. B. Dana.
Seneca County Patrons' Fire Relief Association	Kendaia, N. Y	Dec. 23, 1876	Chas. W. Cosad	A. J. Bartlett.
Tompkins, Schuyler and Tioga Cos. Patrons' Fire R. Assoc.	Newfield, N. Y	July 5, 1876	F. W. Carman	J. C. Thompson.
Westchester and Putnam Patrons' Fire Relief Association	Putnam Valley, N. Y	Feb. 16 1900	Willis A. Ganong	Wm. M. Barger.

TABLE G

Showing the name and location of each Co-operative Fire Insurance Association transacting business in the State of New York, together with the names of its officers and date of organization.

ASSOCIATIONS	Location	Date of organization	OFFICERS	
			President	Secretary
ADVANCE PREMIUM ASSOCIATIONS — CLASS A				
Amsterdam Fire Insurance Co. of Montgomery County	Amsterdam, N. Y.	April 13, 1890	James Blood	W. S. Welch.
Butternut Valley Mutual Fire Insurance Co	Morris, N. Y.	Sept. —, 1904	George Whitman	E. C. Miller.
Catskill Mountain Fire Insurance Co. of Greene County	Greenville, N. Y.	Nov. 25, 1902	Pierce Stevens	James Stevens.
Chemical Mutual Fire Insurance Co	Burlington Flats, N. Y.	Dec. 7, 1898	Edgar W. Wright	Silas L. Kelsey.
Church Insurance Association of the State of New York	Rochester, N. Y.	———, 1891	George B. Watkins	G. M. W. Bills.
Citizens' Fire Insurance Association of Oneida County	Utica, N. Y.	Dec. 18, 1903	C. Jones	Alex A. Linck.
Citizens' Fire Insurance Co. of Saratoga County	Mechanicville, N. Y.	Mar. 24, 1898	R. C. Vandenburg	Frank P. Tucker.
Commercial Mutual Fire Insurance Co. of Greene County	Catskill, N. Y.	Oct. 19, 1895	Omar V. Sage	C. E. Bloodgood.
Co-op. Fire Ins. Co. of Greene, Schoharie and Delaware Cos	Catskill, N. Y.	April 12, 1886	Omar V. Sage	C. E. Bloodgood.
Empire State Fire Ins. Assoc. of Utica, Oneida Co., N. Y.	Utica, N. Y.	Feb. 17, 1905	M. D. Waldron	Alex A. Linck.
Greene County Mutual Fire Insurance Co	Greenville, N. Y.	May 24, 1893	Richard Earl	James Stevens.
Hamilton Mutual Fire Insurance Co. of Madison County	Hamilton, N. Y.	Nov. 18, 1902	L. C. Beebe	A. J. Cushman.
Herkimer Fire Insurance Co. of Herkimer County	Ilion, N. Y.	May 15, 1903	A. D. Morgan	John W. Fitzgerald.
Home Mutual Fire Insurance Co. of Broome County	Binghamton, N. Y.	Feb. 26, 1901	John Bayless	Franklin J. Bayless.
Hudson Valley Fire Insurance Co. of Greene County	Catskill, N. Y.	June 28, 1904	William J. Hughes	C. E. Nichols.
Mercantile Co-operative Fire Insurance Co. of Greene Co.	Catskill, N. Y.	Sept. 1, 1903	William W. Bennett	George S. Harding.
Mer. and Farmers' F. Ins. Co. of Schoharie and Albany Cos	Middleburgh, N. Y.	June 25, 1897	Daniel D. Frisbie	George D. Frisbie.
Mohawk Valley Fire Insurance Co. of Herkimer Co., N. Y.	Little Falls, N. Y.	Aug. 4, 1903	Irving Snell	J. W. Fitzgerald.
Mutual Cheese Factory and Creamery Insurance Co.	Canton, N. Y.	May 7, 1895	H. A. Rees	G. A. La Lone.
Mut. Fire I. Assoc. of Montgomery, Fulton and Herk. Cos	Amsterdam, N. Y.	Jan. 18, 1898	W. N. Carpenter	W. D. Welch.
Mut. Fire Ins. Assoc. of Schoharie, Otsego and Albany Cos.	Middleburgh, N. Y.	Mar. 29, 1894	W. E. Bassler	George P. Wheeler.
New York Central Mutual Fire Insurance Co	Edmeston, N. Y.	April 11, 1899	C. T. Coats	V. D. Robinson.
Oneida Co-op. Fire Ins. Assoc. of Oneida and Madison Cos.	Rome, N. Y.	Jan. 15, 1895	F. E. Bacon	W. H. Lewis.
Otsego Mutual Fire Insurane Co	Burlington Flats, N. Y.	Feb. 18, 1897	Edgar W. Wright	Silas L. Kelsey.
Preferred Mutual Fire Insurance Co	New Berlin, N. Y.	Oct. 9, 1896	I. L. Richter	F. E. Holmes.

Saratoga and Washington Fire Insurance Co	Mechanicville, N. Y	May 24, 1898	William H. Allen	Frank P. Tucker.
Schoharie and Otsego Mutual Fire Insurance Co	Cobleskill, N. Y	Oct. 17, 1895	Judson Burhans	W. D. Colclough.
Security Mutual Fire Insurance Co. of Delaware County	Delhi, N. Y	Dec. 15, 1897	James R. Honeywell	Oscar S. Nichols.
Union Mutual Fire Insurance Co. of Schoharie County	Middleburgh, N. Y	May 4, 1905	D. D. Frisbie	J. E. Young.
Utica Fire Insurance Co. of Oneida County, N. Y	Utica, N. Y	Nov. 18, 1903	George I. Griffin, acting	H. A. Ackroyd.
Village Fire Insurance Association of Greenville, Durham, Westerlo and Rensselaerville	Greenville, N. Y	May 14, 1856	W. A. Wasson	O. C. Stevens.
Wyoming Valley Fire Insurance Co	Warsaw, N. Y	Feb. 24, 1892	A. N. Peckham	W. W. Smallwood.
ADVANCE PREMIUM ASSOCIATIONS — CLASS B				
Baron Steuben Co-operative Fire Insurance Co	Ithaca, N. Y	Sept. 15, 1899	G. M. Boynton	C. E. Chapman.
Co-operative Fire Ins. Co. of Wyoming and Genesee Cos	Darien, N. Y	Feb. 22, 1892	Roswell C. Curtis	F. M. Rogers.
Lancaster Mutual Fire Ins. Co. of Erie County, N. Y	Lancaster, N. Y	Jan. 16, 1889	Joseph Adolph	Peter P. Adolf.
Monroe County Co-operative Fire Insurance Co	Rochester, N. Y	Sept. 23, 1895	Frank P. Van Hoesen	E. E. Bohacheck.
Tompkins County Co-operative Fire Insurance Co	Ithaca, N. Y	Mar. 21, 1887	R. G. H. Speed	Walter V. Personius.
ADVANCE PREMIUM ASSOCIATIONS — CLASS C				
Auburn Mutual Fire Insurance Co. of Cayuga Co., N. Y	Auburn, N. Y	May 21, 1906	John L. Alnutt	W. L. Glanville.
Central City Co-operative Fire Ins. Co. of Onondaga Co	Syracuse, N. Y	July 25, 1900	M. C. Darrow	I. J. Chapman.
Dwelling House Co-op. Fire Ins. Co. of Cayuga, N. Y	Auburn, N. Y	May 6, 1902	John L. Alnutt	W. L. Glanville.
Dwelling Insurance Association of Central New York	Utica, N. Y	Sept. 30, 1895	W. H. Fowler	Giles A. Geer.
Livingston County Mutual Fire Insurance Co	Livonia, N. Y	April 17, 1877	F. M. Davis	L. H. Beecher.
Merchants' Co-operative Fire Ins. Assoc. of Central N. Y.	Utica, N. Y	Aug. 16, 1894	C. N. Phister	Giles A. Geer.
GRANGE ASSOCIATIONS				
Cattaraugus County Patrons' Mutual Fire Relief Assoc	Conewango, N. Y	Mar. 15, 1897	D. F. Reeves	Chas. C. Mason.
Chautauqua County Patrons' Fire Relief Association	Stedman, N. Y	Aug. 24, 1877	E. F. Lake	Jared Hewes.
Clinton County Patrons' Fire Relief Association	Wadhams, N. Y	Jan. 16, 1903	H. C. Hayford	R. W. Eggleston.
Cortland County Patrons' Fire Relief Association	Cortland, N. Y	Dec. 13, 1881	F. J. Collier	N. F. Webb.
Dutchess and Columbia Patrons' Fire Relief Association	Bangall, N. Y	Jan. 12, 1898	E. J. Preston	Edwin Knickerbocker.
Fire Relief Association of Wayne County	Lyons, N. Y	Feb. 8, 1878	Albert Yeomans	Andrew F. Sheldon.
Genesee County Patrons' Fire Relief Association	Batavia, N. Y	May 3, 1877	J. O. Greene	D. H. Pierson.
Jefferson County Patrons' Fire Relief Association	Watertown, N. Y	May 27, 1877	Ira Sharp	W. H. Vary.
Monroe County Patrons' Fire Relief Association	Honeoye Falls, N. Y	April 21, 1877	J. E. Miner	R. C. Parrish.
Montgomery and Fulton Cos. Patrons' Fire Relief Assoc.	Canajoharie, N. Y	Dec. 3, 1891	Jacob Saltsman	Wm. Van Wie.
Onondaga County Patrons' Fire Relief Association	Marcellus, N. Y	Mar. 27, 1883	James H. Lankton	Clarence E. Hall.
Ontario County Patrons' Fire Relief Association	Canandaigua, N. Y	June —, 1877	John B. Hall	Elmer Lucas.
Oswego County Fire Relief Association	Hannibal, N. Y	Mar. 20, 1878	W. D. Weeden	P. A. Welling.
Patrons' Fire Relief Assoc. of Steuben and Livingston Cos.	Bath, N. Y	Sept. 26, 1877	J. M. Kelley	G. H. Carr.
Patrons of Husbandry Co-operative Fire Relief Assoc of the County of Herkimer, State of New York	Herkimer, N. Y	June 4, 1889	R. H. Smith	E. G. Van Housen.
Rensselaer County Patrons' Fire Relief Association	Nassau, N. Y	Oct. 5, 1904	Henry J. Best	Edwin S. Comstock.
St. Lawrence County Patrons' Fire Relief Association	Brushton, N. Y	Feb. 10, 1902	H. A. Rowland	E. B. Dana.
Seneca County Patrons' Fire Relief Association	Kendaia, N. Y	Dec. 23, 1876	Chas. W. Cosad	A. J. Bartlett.
Tompkins, Schuyler and Tioga Cos. Patrons' Fire R. Assoc.	Newfield, N. Y	July 5, 1876	F. W. Carman	J. C. Thompson.
Westchester and Putnam Patrons' Fire Relief Association	Putnam Valley, N. Y	Feb. 16 1900	Willis A. Ganong	Wm. M. Barger.

TABLE G — (*Continued*)

ASSOCIATIONS	Location	Date of organization	Officers	
			President	Secretary
COUNTY ASSESSMENT ASSOCIATIONS				
Allegany County Farmers' Co-operative Fire Ins. Co.	Alfred, N. Y.	April 3, 1887	E. S. Bartlett	Charles Stillman.
Broome County Farmers' Fire Relief Association	McClure, N. Y.	April 4, 1887	S. A. Holcomb	A. Bryce.
Broome County Patrons' Fire Relief Association	Binghamton, N. Y.	June 4, 1889	Martin Sherwood	E. M. Jaycox.
Callicoon Agric. Mut. Fire Relief Assoc. of Sullivan Co.	North Branch, N. Y.	April 13, 1878	Edward C. Neiger	W. J. Gebhardt.
Cattaraugus Co. Co-operative Farmers' Fire Relief Assoc.	East Randolph, N. Y.	June —, 1884	M. S. Randall	S. N. Miller.
Cayuga County Farmers' Insurance Co	Auburn, N. Y.	Jan. 17, 1882	John H. Mosher	S. L. Depew.
Cayuga County Patrons' Fire Relief Assoc.	Poplar Ridge, N. Y.	July 29, 1877	Alfred Lanterman	Elisha Cook.
Chenango County Patrons' Fire Relief Assoc	Plymouth, N. Y.	Aug. —, 1884	J. S. Shattuck	Chas. H. Stanton.
Co-operative Fire Ins. Co. of Orange Co	Port Jervis, N. Y.	Feb. 12, 1895	Geo. A. Hammond	James Bennett.
Delaware County Patrons' and Farmers Fire Relief Assoc.	Sidney Centre, N. Y.	May 28, 1881	W. A. Gifford	W. W. Palmer.
Farmers' Alliance Co-op. Fire Ins. Co. of Steuben Co., N. Y	Canisteo, N. Y.	June 11, 1891	D. W. Hober	J. A. Almy.
Farmers' Fire and Lightning Insurance Co	Westernville, N. Y.	June 16, 1877	John R. Watkins	C. E. Clark.
Farmers' Mutual Indemnity Association	Moravia, N. Y.	— —, 1879	A. D. Lee	Alton E. Banks.
Farmers' Mutual Insurance Co. of Orleans and Niagara Cos	Middleport, N. Y.	Dec. 18, 1877	James Allen	E. A. Pearce.
Farmers' Reliance Mutual Insurance Co. of Chemung, Schuyler and Yates Counties, State of New York	Penn Yan, N. Y.	June 12, 1877	C. L. Frost	James A. Thayer.
Fulton and Montgomery Cos. Farmers' M. Fire Ins. Assoc.	Perth, N. Y.	Mar. 1, 1853	Alexander Kennedy	Ten Eyck Major.
Madison-Onondaga Mutual Fire Insurance Co	Chittenango, N. Y.	Jan. 30, 1893	F. H. Gates	V. W. Bull.
Niagara and Erie Counties Farmers' Protective Assoc.	Martinsville, N. Y.	Jan. 22, 1889	John F. Brauer	Jacob Blum.
Ontario County Alliance Mutual Fire Relief Association	Canandaigua, N. Y.	June —, 1894	Allen B. Welch	E. W. Burge.
Orleans County Farmers' Mutual Insurance Co	Albion, N. Y.	April 16, 1881	Myron L. Parker	Samuel W. Smith.
Otsego County Farmers' Co-operative Fire Ins. Co.	Cooperstown, N. Y.	May 24, 1886	A. G. Murphy	A. C. Shipman.
Patrons of Industry Fire Ins. Co. of Cortland Co., N. Y.	Cortland, N. Y.	Oct. 5, 1901	H. J. Reed	A. J. Sears.
Patrons of Ind. F. Ins. Co. of Onon. and Oswego Cos., N. Y	Parish, N. Y.	June 16, 1899	G. H. Rogers	Emmett Lewis.
Rensselaer County Mutual Fire Insurance Co.	Sand Lake, N. Y.	Mar. 7, 1878	Elmer E. Reichard	Arthur M. Peck.
Sauquoit Valley Farmers' Association	Sauquoit, N. Y.	Feb. 21, 1878	J. M. Porter	E. C. Birdseye.
Schoharie and Schenectady Cos. Farmers' M. F. Ins. Assoc.	Esperance, N. Y.	April 7, 1868	Charles Baumes	John P. Van Vechten.
St. Lawrence County Farmers' Insurance Co	Ogdensburg, N. Y.	July —, 1886	Lott Hall	N. Wells.
Tioga County Patrons' Fire Relief Association	Spencer, N. Y.	Oct. 3, 1877	A. H. Krom	L. W. Hull.
Westmoreland Insurance Association	Westmoreland, N. Y.	Feb. 4, 1881	H. H. Tyler	W. H. Storey.

TOWN ASSOCIATIONS

Amherst and Clarence Co-operative Insurance Assoc.	Swormville, N. Y.	June 17, 1892	Joseph Fiegl	Geo. L. Miller.
Andes Mutual Fire Insurance Co.	Andes, N. Y.	—— —, 1880	O. D. Smith	W. C. Lang.
Argyle Co-operative Fire Insurance Co.	Argyle, N. Y.	Sept. 2, 1879	John B. Conway	Benj. Carswell.
Ballston Co-operative Insurance Association	Ballston Lake, N. Y.	Feb. 23, 1882	Edward A. Stewart	Geo. E. McKnight.
Bovina Co-operative Fire Insurance Co.	Bovina Center, N. Y.	——, —, 1878	James W. Coulter	J. W. McCune.
Brunswick Insurance Co.	Cropseyville, N. Y.	——, —, 1856	James B. Cottrell	Orlin T. Bulson.
Cambridge Fire Insurance Co.	Cambridge, N. Y.	—— —, 1857	George R. King	Horace Dodds.
Caroline Farmers' Fire Insurance Co.	Slaterville Springs, N. Y.	May 20, 1886	George M. Bull	Richard Whittaker.
Charlton Fire Insurance Co.	Charlton, N. Y.	Jan. 4, 1859	Alex. Crane	George F. Smith.
Cherry Val., Roseboom and Westford, and Otsego County Co-operative Insurance Co.	Cherry Valley, N. Y.	——, —, 1880	H. B. Van Valkenburgh	Fred J. Gilday.
Claverack Town Fire Insurance Co.	Claverack, N. Y.	—— —, 1857	Almon Miller	Myron Hess.
Clifton Park and Halfmoon Mutual Fire Insurance Assoc.	Rexford Flats, N. Y.	Mar. 23, 1878	Fayette Baker	W. H. Van Vranken.
Co-operative Fire Insurance Co. of Hartford	Hartford, N. Y.	April 3, 1886	E. B. Norton	L. G. Maynard.
Crown Point Town Fire Insurance Co.	Crown Point, N. Y.	July 20, 1898	Hiram T. Sisson	W. S. Green.
Dryden and Groton Mutual Fire Insurance Co.	Etna, N. Y.	Mar. 28, 1860	John G. Cobb	Bradford Snyder.
Easton Mutual Fire Insurance Co.	North Easton, N. Y.	April 7, 1858	Albert Slocum	L. G. Snell.
Farmers' Co-operative Fire Insurance Assoc. of the Towns of Clay, Camillus, Lysander and Van Buren	Baldwinsville, N. Y.	July 2, 1881	F. W. Fenner	Otis M. Bigelow.
Farmers' Fire Insurance Association of the Towns of Greenville, Durham, Westerlo and Rensselaerville	Freehold, N. Y.	Jan. 9, 1855	M. P. Stevens	A. D. Gibson.
Farm. F. Relief Assoc. of the Towns of Pompey and Fabius	Delphi Falls, N. Y.	Jan. 31, 1880	John J. Howe	William H. Savage.
Farmers' Insurance Co. of the Town of Minden	Fort Plain, N. Y.	Oct. 12, 1861	J. W. Moyer	Isaac Zoller.
Farmers' Insurance Co. of the Town of Palatine	Fort Plain, N. Y.	——, —, 1854	Albert V. Dockstader	John Saltman.
Farm. M. Fire Ins. Assoc. of the Town of Catskill, N. Y.	Catskill, N. Y.	Mar. 8, 1856	Joseph McGiffert	L. C. Austin.
Farmers' Mutual Fire Insurance Co.	Fort Ann, N. Y.	May 14, 1898	John Sullivan, Jr.	E. B. Washburn.
Farmers' Mutual Fire Insurance Co.	Fort Edward, N. Y.	Mar. 14, 1889	W. C. McDougall	J. H. Hopkins.
Farmers' Mut. Ins. Co. of Milan, Pine Plains and Stanford	Lafayetteville, N. Y.	Feb. 17, 1883	Edwin Phillips	Charles B. Simmons.
Farmers' Town Mutual Insurance Co.	Red Hook, N. Y.	Aug. 13, 1879	Henry S. Elting	R. Dudley Kerley.
Farmers' Town Mutual Insurance Co. of Clinton	Stanfordville, N. Y.	April 19, 1884	L. G. Graham	Duane Story.
Farmers' Town Mutual Ins. Co. of Rhinebeck, N. Y.	Rhinebeck, N. Y.	Sept. —, 1880	Robert M. Greene	Charles R. Traver.
Franklin Fire Insurance Co.	Franklin, N. Y.	April —, 1881	Elias L. Jackson	William C. Cole.
Galway Fire Insurance Co.	Galway, N. Y.	Jan. 30, 1858	Peter Anderson	Robert Shaw.
German Mut. Fire Ins. Assoc. of Wellsville, Allegany, N. Y.	Wellsville, N. Y.	Mar. 10, 1902	Christ E. Harms	G. Fleischmann.
German Mutual Insurance Co. of Wayland	Cohocton, N. Y.	Jan. —, 1879	Charles Sick	Jacob New.
Granville Co-operative Fire Insurance Co.	Granville, N. Y.	May 14, 1888	Amos C. Potter	George F. McCotter.
Greenwich Town Fire Insurance Co.	Greenwich, N. Y.	June 5, 1891	Duane M. Hall	O. W. Tefft.
Hamden Mutual Insurance Co.	Hamden, N. Y.	June 28, 1873	Arthur Shaw	John B. Mable.

TABLE G — (*Concluded*)

ASSOCIATIONS	Location	Date of organization	OFFICERS	
			President	Secretary
TOWN ASSOCIATIONS — (*Continued*).				
Hebron Mutual Fire Insurance Co	West Hebron, N. Y.	June —, 1877	Alex Gomlay	J. E. McClellan.
Hoosick Co-operative Fire Insurance Co	Hoosick Falls, N. Y.	Feb. 2, 1895	Josiah Richmond	H. D. C. Osborn.
Jackson Fire Insurance Co	Jackson, N. Y.	April 17, 1857	Henry C. Carter	Joseph Foster.
Kinderhook and Stuyvesant Mutual Fire Ins. Co	N.verville, N. Y.	Jan. 3, 1883	John S. Baker	Jasper A. Smith.
Knox Mutual Insurance Co	Knox, N. Y.	—— —, 1858	Milo Fairlee	Perry C. Ostrander.
Livingston Town Insurance Co	Livingston, N. Y.	—— —, 1858	Livingston Crofts	Geo. R. Carhart.
Malta Fire Insurance Co	Malta, N. Y.	April 23, 1859	J. E. Collamer	F. J. Riley.
Mutual Ins. Assoc. of Nassau, Schodack and Chatham	Nassau	Feb. 24, 1855	Calvin Van Salisbury	Abel Merchant.
New Baltimore Mutual Insurance Assoc	New Baltimore, N. Y.	Jan. 23, 1855	J. K. Hotaling	C. W. Mackey.
New Scotland Mutual Insurance Co	Voorheesville, N. Y.	—— —, 1854	E. Hotaling	Frank Van Auken.
Olive Co-operative Fire Insurance Association of Ulster Co	West Shokan, N. Y.	May —, 1898	J. V. Merrihew	Joseph S. Hill.
Putnam Town Fire Insurance Co	Putnam, N. Y.	June 23, 1896	J. D. Graham	G. E. Lidgerwood.
Salem Mutual Town Fire Insurance Co	Salem, N. Y.	Mar. 9, 1889	Geo. M. Foster	D. H. Safford.
Schaghticoke Mutual Fire Insurance Co	Schaghticoke, N. Y.	—— —, 1857	J. Irving Baucus	G. W. Dunham.
Sharon, Seward and Carlisle Co-operative Insurance Co	Sharon Center, N. Y.	Jan. 22, 1881	Seth Parsons	George A. Parsons.
Springfield Co-operative Insurance Co	East Springfield, N. Y.	Feb. 17, 1886	George H. Basinger	S. A. Seward.
Walton Co-operative Fire Insurance Co	Walton, N. Y.	Oct. 20, 1888	Geo. S. Tacy	W. R. Hall.
White Creek Fire Insurance Co	Eagle Bridge, N. Y.	Feb. 7, 1895	John C. Cottrell	Stephen B. Sweet.
Woodstock Mutual Fire Insurance Assoc	Zena, N. Y.	May , —1893	L. N. Harder	C. L. Shufelt.

Advance Premium Associations

CLASS A

THE FOLLOWING THIRTY-TWO ABSTRACTS OF THE ANNUAL STATEMENTS OF ADVANCE PREMIUM ASSOCIATIONS INCLUDE THOSE ASSOCIATIONS IN WHICH AN ADVANCE PREMIUM IS CHARGED, ESTIMATED TO PAY THE COST OF THE INSURANCE, AND NO ADDITIONAL ASSESSMENT ON THE POLICY-HOLDERS CONTEMPLATED.

THE AMSTERDAM FIRE INSURANCE COMPANY OF MONTGOMERY COUNTY

AMSTERDAM, N. Y.

[Organized January 16, 1899; incorporated April 13, 1899.]

JAMES BLOOD, President — W. D. WELCH, Secretary

INCOME

Gross premiums written		$10,340 64	
Deduct gross amount paid for:			
Reinsurance	$274 39		
Return premiums	1,114 74		
		1,389 13	
Total premiums			$8,951 51
From all other sources			2,563 00
Total Income			**$11,514 51**
Ledger Assets December 31, 1908			**3,119 05**
Total			**$14,633 56**

DISBURSEMENTS

Gross amount paid policyholders for losses	$5,560 35
Commissions and brokerage	1,838 19
Salaries, fees and all other charges of officers, directors trustees and home office employees	1,200 00
Rent	150 00
Postage, telegrams, telephone and express	41 17
Inspections and surveys	13 70
Interest on borrowed money	180 00
Other disbursements	1,235 36
Total Disbursements	**$10,218 77**
Balance	**$4,414 79**

LEDGER ASSETS

Cash in company's office	$1,610 72
Deposit in trust companies and banks *not on interest*	777 81
Agents' balances representing business written subsequent to October 1, 1909	1,139 72
Agents' balances representing business written prior to October 1, 1909	886 54
Total	**$4,414 79**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	$886 54
Total admitted Assets	**$3,528 25**

LIABILITIES

Losses and claims for losses unadjusted	$7 34
Interest due or accrued	180 00
Salaries and miscellaneous expenses	40 22
Due and to become due for borrowed money	3,000 00
Total Liabilities	**$3,227 56**
Excess of Assets over Liabilities	**$300 69**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	2,200	$1,672,784
Written or renewed in 1909	1,154	956,120
Totals	3,354	$2,628,904
Deduct expirations and cancellations	1,248	1,033,201
In force December 31, 1909	2,106	$1,595,703
Deduct amount reinsured	.....	13,413
Net amount in force December 31, 1909	.....	$1,582,290

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Montgomery.

Counties into which the business has been extended: Herkimer, Fulton, Saratoga, Rensselaer and Washington.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $56,118 in Amsterdam.

In what cities is business written? Troy, Lansingburg, Amsterdam, Johnstown and Gloversville.

Kinds of property insured in each class: Farm buildings and contents, schools, churches, public buildings, residential and mercantile, hotels and special hazards.

Does association charge different rates on classified property? Yes.

Rates charged in each class: Rates vary in different counties.

For what term are policies written? Three months to three years.

Amount of maximum risk written: $2,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bond required from each officer: Secretary, $2,000; Treasurer, $3,000; from agents, $500.

Officers through whom disbursements are made, and by whom checks are signed: President, Secretary and Treasurer. Checks are signed by President and Treasurer.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $14,731.

BUTTERNUT VALLEY MUTUAL FIRE INSURANCE COMPANY

MORRIS, N. Y.

[Organized September, 1904; incorporated September 20, 1904.]

GEORGE WHITMAN, President — E. C. MILLER, Secretary

INCOME

Gross premiums written	$7,106 31	
Deduct gross amount paid for return premiums	640 70	
Total premiums		$6,465 61
Total Income		**6,465 61**
Ledger Assets December 31, 1908		**5,790 28**
Total		**$12,255 89**

DISBURSEMENTS

Gross amount paid policyholders for losses	$5,910 55
Commissions and brokerage	1,293 25
Salaries, fees and all other charges of officers, directors trustees and home office employees	946 04
Rent	25 84
Postage, telegrams, telephone and express	49 74
Furniture and fixtures	7 38
Inspection and surveys	41 00
Other disbursements	192 00
Total Disbursements	**$8,465 80**
Balance	**$3,790 09**

LEDGER ASSETS

Agents' balances representing business written subsequent to October 1, 1909	$734 25
Agents' balances representing business written prior to October 1, 1909	84 36
Total	**$818 61**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	84 36
Total admitted Assets	**$734 25**

LIABILITIES

Salaries and miscellaneous expenses	$797 22
Total Liabilities	**$797 22**
Excess of Liabilities over Assets	**$62 97**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	1,273	$1,028,491
Written or renewed in 1909	866	645,526
Totals	2,139	$1,674,017
Deduct expirations and cancellations	858	644,230
In force December 31, 1909	1,281	$1,029,787

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Otsego, Chenango and Delaware.

Counties into which the business has been extended: Has not been extended.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $10,000 in Oneonta.

In what cities is business written? Oneonta.

Kinds of property insured in each class: Farm buildings, schools, churches, public buildings, residential and mercantile, hotels and special hazards.

Does association charge different rates on classified property? Yes.

Rates charged in each class: From 60 cents to $5.

For what term are policies written? From one to three years.

Amount of maximum risk written: $1,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bond required from each officer: Treasurer, $5,000.

Officers through whom disbursements are made, and by whom checks are signed: Treasurer.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $8,000.

THE CATSKILL MOUNTAIN FIRE INSURANCE COMPANY OF GREENE COUNTY

GREENVILLE, N. Y.

[Organized November 25, 1902; incorporated December, 1902.]

PIERCE STEVENS, President JAMES STEVENS, Secretary

INCOME

Gross premiums written		$7,427 81	
Deduct gross amount paid for:			
Reinsurance	$28 42		
Return premiums	331 92		
		360 34	
Total premiums			$7,067 47
Policy or survey fees			29 50
Interest on bonds and dividends on stocks		$45 00	
Interest on deposits in banks		260 00	
Total interest			305 00
Total Income			**$7,401 97**
Ledger Assets December 31, 1908			**10,818 44**
Total			**$18,220 41**

DISBURSEMENTS

Gross amount paid policyholders for losses	$4,192 87
Commissions and brokerage	1,485 56
Policy or survey fees retained by agents	29 50
Salaries, fees and all other charges of officers, directors trustees and home office employees	1,175 00
Rent	25 00
Postage, telegrams, telephone and express	50 63
Furniture and fixtures	131 50
Inspections and surveys	15 00
Other disbursements	313 96
Total Disbursements	**$7,419 02**
Balance	**$10,801 39**

LEDGER ASSETS

Book value of bonds	$2,000 00
Deposits in trust companies and banks *not on interest*	389 74
Deposits in trust companies and banks *on interest*	7,000 00
Agents' balances representing business written subsequent to October 1, 1909	569 97
Agents' balances representing business written prior to October 1, 1909	841 68
Total	**$10,801 39**

NON-LEDGER ASSETS

Interest due and accrued:		
Bonds	$60 00	
Other assets	195 00	
		$255 00
Market value of bonds and stocks over book value		60 00
Gross Assets		**$11,116 39**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	$841 68	
Book value of ledger assets over market value.	60 00	
Total		901 68
Total admitted Assets		**$10,214 71**

LIABILITIES

Losses and claims for losses unadjusted	$1,750 00
Salaries and miscellaneous expenses	20 83
Total Liabilities	**$1,770 83**
Excess of Assets over Liabilities	**$8,443 88**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	1,029	$949,235
Written or renewed in 1909	784	683,016
Totals	1,813	$1,632,251
Deduct expirations and cancellations	676	593,075
In force December 31, 1909	1,137	$1,039,176
Deduct amount reinsured	.....	3,000
Net amount in force December 31, 1909	1,137	$1,036,176

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Greene.

Counties into which the business has been extended: Columbia, Dutchess, Ulster, Orange and Westchester.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $14,400 in Catskill.

In what cities is business written? Hudson, Poughkeepsie, Kingston, Newburgh and Middletown.

For what term are policies written? Three years or less.

Amount of maximum risk written: $2,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bonds required from each officer: Secretary, $10.000.

Officers through whom disbursements are made, and by whom checks are signed: Treasurer.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $9,173.66.

CHEMICAL MUTUAL FIRE INSURANCE COMPANY

BURLINGTON FLATS, N. Y.

[Organized December 7, 1898; incorporated December 20, 1898.]

E. W. WRIGHT, President — S. L. KELSEY, Secretary

INCOME

Gross premiums written	$7,364 71	
Deduct gross amount paid for return premiums	410 00	
Total premiums		$6,954 71
Interest on bonds and dividends on stocks	$40 00	
Interest on deposits in banks	41 88	
Interest from all other sources	8 12	
Total interest		90 00
Total Income		**$7,044 71**
Ledger Assets December 31, 1908		5,009 55
Total		**$12,054 26**

DISBURSEMENTS

Gross amount paid policy holders for losses and adjusting	$4,895 42
Commissions and brokerage	1,472 94
Salaries, fees and all other charges of officers, directors, trustees and home office employees	552 30
Postage, telegrams, telephone and express	38 17
Other disbursements	84 91
Total Disbursements	**$7,043 74**
Balance	**$5,010 52**

LEDGER ASSETS

Cash in company's office	$1,020 00
Deposits in trust companies and banks *not on interest*	368 17
Deposits in trust companies and banks *on interest*	2,267 84
Agents' balances representing business written subsequent to October 1, 1909	730 95
Agents' balances representing business written prior to October 1, 1909	227 70
Office furniture	395 86
Total	**$5,010 52**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	227 70
Total admitted Assets	**$4,782 82**

LIABILITIES

Salaries and miscellaneous expenses	$525 00
Total Liabilities	**$525 00**
Excess of Assets over Liabilities	**$4,257 82**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	2,842	$1,292,682
Written or renewed in 1909	705	608,193
Totals	3,547	$1,900,875
Deduct expirations and cancellations	357	798,304
In force December 31, 1909	3,190	$1,102,571

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Otsego, Herkimer, Lewis, Oswego and Onondaga.

Counties into which business has been extended: Has not been extended.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: Oswego, Syracuse and Oneonta; $10,000.

In what cities is business written? Oswego, Syracuse and Oneonta.

For what term are policies written? Three years and less.

Amount of maximum risk written: $1,500.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bond required from each officer: Secretary, $500, and Treasurer, $10,000.

Officers through whom disbursements are made, and by whom checks are signed: Secretary and Treasurer.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $5,891.77.

CHURCH INSURANCE ASSOCIATION OF THE STATE OF NEW YORK

ROCHESTER, N. Y.

GEORGE B. WATKINS, President GEORGE M. W. BILLS, Secretary

INCOME		
Gross premium written	$13,995 72	
Deduct gross amount paid for:		
Reinsurance	$4,717 00	
Return premiums	984 17	
	5,701 17	
Total premiums		$8,294 55
Interest on deposits in banks		374 28
Total Income		**$8,668 83**
Ledger Assets December 31, 1908		10,370 77
Total		**$19,039 60**
DISBURSEMENTS		
Gross amount paid policyholders for losses	$4,946 03	
Deduct amount received for reinsurance	1,795 75	
Net amount paid policyholders for losses		$3,150 28
Commissions and brokerage		8 30
Salaries, fees and all other charges of officers, directors, trustees and home office employees		1,534 46
Rent		288 00
Postage, telegrams, telephone and express		186 53
Other disbursements		1,005 82
Total Disbursements		**$6,173 39**
Balance		**$12,866 21**
LEDGER ASSETS		
Cash in company's office		$0 95
Deposits in trust companies and banks *on interest*		10,532 64
Agents' balances representing business written subsequent to October 1, 1909		1,573 82
Other ledger assets		898 39
Total		**$13,005 80**
NON-LEDGER ASSETS		
Other assets		9 16
Claims against Dubuque Fire Insurance Company		1,334 85
Gross Assets		**$14,349 81**

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value.	$326 97	
Non-ledger assets	1,134 85	
Total		$1,461 82
Total admitted Assets		**$12,887 99**

LIABILITIES

Losses and claims for losses:	
Adjusted and unpaid, due, $92.48; not due, $558.00	$650 48
Salaries and miscellaneous expenses	9 50
Reinsurance premiums	1,565 84
Total Liabilities	**$2,225 82**
Excess of Assets over Liabilities	**$10,662 17**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	2,092	$4,940,854
Written or renewed in 1909	829	1,874,346
Totals	2,921	$6,815,200
Deduct expirations and cancellations	771	1,915,394
In force December 31, 1909	2,150	$4,899,806
Deduct amount reinsured	1,189	1,808,576
Net amount in force December 31, 1909	961	$3,091,230

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: All of the counties of New York State.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $22,000 in Rochester.

In what cities is business written? Nearly all the cities of the State of New York except New York City and Brooklyn.

Kinds of property insured in each class: Churches and Dwellings.

Does association charge different rates on classified property? Yes.

Rates charged in each class: Depends on hazard in each class.

For what term are policies written? Three years.

Amount of maximum risk written: $14,000.

Does association use the Standard Fire Policy of the State of New York? Yes.

Amount of bond required from each officer: Treasurer, $6.000.

Officers through whom disbursements are made and by whom checks are signed: Secretary. Checks signed by Treasurer and President.

Are the risks inspected? No.

Total amount of premiums in force on December 31, 1909: $20,090.88

Date and rate per $100 of insurance for each assessment levied in addition to regular premiums: 1899, rate $20.

CITIZENS' FIRE INSURANCE ASSOCIATION OF ONEIDA COUNTY

UTICA, N. Y.

[Organized December 18, 1903; incorporated December 28, 1903.]

C. O. JONES, President — ALEX A. LINCK, Secretary

INCOME

Gross premiums written	$2,740 13		
Gross assessments levied on policyholders	1,056 22		
		$3,796 35	
Deduct gross amount paid for:			
Reinsurance	$183 71		
Return premiums	1,290 44		
		1,474 15	
Total premiums			$2,322 20
Total Income			**$2,322 20**
Ledger Assets December 31, 1908			**100 56**
Total			**$2,422 76**

DISBURSEMENTS

Gross amount paid policyholders for losses	$1,220 69
Commissions and brokerage	547 99
Other disbursements	460 30
Total Disbursements	**$2,228 98**
Balance	**$193 78**

LEDGER ASSETS

Deposits in trust companies and banks *not on interest*	$4 18
Agents' balances representing business written subsequent to October 1, 1909	118 48
Agents' balances representing business written prior to October 1, 1909	43 90
Other ledger assets	42 94
Total	**$209 44**
Excess of Assets over Liabilities	**$209 44**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1909	255	$195,683

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Oneida, Herkimer, Oswego, St. Lawrence and Jefferson.

Counties into which the business has been extended: Has not been extended.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $10,000.

In what cities is business written? Utica, Oswego, Watertown, Rome and Little Falls.

Kinds of property insured in each class: Farms, mercantile, dwellings, schools, churches and miscellaneous risks.

Does association charge different rates on classified property? Yes.

Rates charged in each class: Depends entirely on the risk and exposures.

For what term are policies written? One and three years.

Amount of maximum risk written: $1,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Officers through whom disbursements are made, and by whom checks are signed: Treasurer. Checks signed by Secretary and Treasurer.

Are the risks inspected? Part of them.

Total amount of premiums in force on December 31, 1909: $2,275.71.

Date and rate per $100 of insurance for each assessment levied in addition to regular premiums: September 22, 1909, 50%.

THE CITIZENS' FIRE INSURANCE COMPANY OF SARATOGA COUNTY, NEW YORK.

MECHANICVILLE, N. Y.

[Organized March 24, 1898; incorporated April 13, 1898.]

R. C. VANDENBURGH, President FRANK P. TUCKER, Secretary

INCOME

Gross premiums written	$10,450 55	
Deduct gross amount paid for return premiums	1,742 44	
Total premiums		$8,708 11
Interest on mortgage loans		262 50
From all other sources		11,000 00
Total Income		**$19,970 61**
Ledger Assets December 31, 1908		**4,196 81**
Total		**$24,167 42**

DISBURSEMENTS

Gross amount paid policyholders for losses	$4,878 19
Commissions and brokerage	1,810 89
Salaries, fees and all other charges of officers, directors, trustees and home office employees	964 00
Rent	72 00
Postage, telegrams, telephone and express	144 29
Inspections and surveys	235 26
Interest on borrowed money	887 14
Other disbursements	12,633 80
Total Disbursements	**$21,625 57**
Balance	**$2,541 85**

LEDGER ASSETS

Deposits in trust companies and banks *not on interest*	$264 11
Agents' balances representing business written subsequent to October 1, 1909	207 73
Agents' balances representing business written prior to October 1, 1909	1,630 00
Loans on personal security	600 00
Total	**$2,701 84**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business prior to October 1, 1909	$207 73	
Loans on personal security indorsed or not	600 00	
Total		807 73
Total admitted Assets		**$1,894 11**

LIABILITIES

Losses and claims for losses resisted	$2,918 50
Interest due or accrued	20 00
Due and to become due for borrowed money	500 00
Total Liabilities	**$3,438 50**
Excess of Liabilities over Assets	**$1,544 39**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
Net amount in force December 31, 1909	2,032	$1,623,636

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Saratoga.

Counties into which the business has been extended: Washington, Warren, Essex, Rensselaer, Fulton, Albany and Schenectady.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $11,000 in Troy.

In what cities is business written? Troy, Schenectady and Johnstown.

Kinds of property insured in each class: Farm buildings, schools and churches, residential, mercantile, hotels and miscellaneous.

Does association charge different rates on classified property? Yes.

Rates charged in each class: Vary according to condition and exposure.

For what terms are policies written? Three months to three years.

Amount of maximum risk written: $2,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bond required from each officer: Secretary and Treasurer; $2,000 each.

Officers through whom disbursements are made, and by whom checks are signed: Executive committee orders to Treasurer.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $13,074.75.

THE COMMERCIAL MUTUAL FIRE INSURANCE COMPANY OF GREENE COUNTY

CATSKILL, N. Y.

[Organized October 19, 1895; incorporated December 4, 1895.]

OMAR V. SAGE, President — CLARENCE E. BLOODGOOD, Secretary

INCOME

Gross premiums written		$21,660 57
Deduct gross amount paid for:		
Reinsurance	$2 89	
Return premiums	2,437 65	
		2,440 54
Total premiums		$19,220 03
Interest on deposits in banks		195 00
From all other sources		51 03
Total Income		**$19,466 06**
Ledger Assets December 31, 1908		**15,216 44**
Total		**$34,682 50**

DISBURSEMENTS

Gross amount paid policyholders for losses	$16,116 94
Commissions and brokerage	3,845 13
Salaries, fees and all other charges of officers, directors, trustees and home office employees	3,315 00
Rent	175 00
Postage, telegrams, telephone and express	493 78
Furniture and fixtures	15 25
Inspections and surveys	177 07
Interest on borrowed money	20 00
Other disbursements	393 83
Total Disbursements	**$24,552 00**
Balance	**$10,130 50**

LEDGER ASSETS

Cash in company's office	$157 20
Deposits in trust companies and banks *not on interest*	1,696 49
Deposits in trust companies and banks *on interest*	6,107 50
Agents' balances representing business written subsequent to October 1, 1909	2,362 25
Agents' balances representing business written prior to October 1, 1909	1,807 06
Total	**$12,130 50**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	1,807 06
Total admitted Assets	**$10,323 44**

LIABILITIES

Losses and claims for losses:		
Adjusted and unpaid	$925 00	
Unadjusted	22 87	
Total		$947 87
Salaries and miscellaneous expense		200 00
Due and to become due for borrowed money		2,000 00
Total Liabilities		**$3,147 87**
Excess of Assets over Liabilities		**$7,175 57**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	3,867	$3,845,709
Written or renewed in 1909	2,326	2,110,546
Totals	6,193	$5,956,255
Deduct expirations and cancellations	2,313	2,160,272
In force December 31, 1909	3,880	$3,795,983
Deduct amount reinsured	.....	6,165
Net amount in force December 31, 1909	3,880	$3,789,818

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Greene and Delaware.

Counties into which the business has been extended: Otsego, Chenango, Broome, Orange Ulster and Dutchess.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $30,000 in Catskill.

In what cities is business written? Oneonta, Binghamton, Kingston, Middletown and Newburgh.

Kinds of property insured in each class: Farm buildings, schools, churches, and public buildings, residential, mercantile, hotels and special hazards.

Does association charge different rates on classified property? Yes.

Rates charged in each class: 75 per cent. of board rates in each except farm property.

For what term are policies written? One and three years.

Amount of maximum risk written: $2,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Officers through whom disbursements are made, and by whom checks are signed: President and Secretary.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $33,708.32.

THE CO-OPERATIVE FIRE INSURANCE COMPANY OF GREENE, SCHOHARIE AND DELAWARE COUNTIES

CATSKILL, N. Y.

[Organized April 12, 1886; incorporated August, 1886.]

OMAR V. SAGE, President CLARENCE E. BLOODGOOD, Secretary

INCOME

Gross premiums written		$28,127 86	
Deduct gross amount paid for:			
Reinsurance	$18 22		
Return premiums	3,150 44		
		3,168 66	
Total premiums			$24,959 20
Interest on mortgage loans		$17 71	
Interest on bonds and dividends on stock		225 00	
Interest on deposits in banks		1,005 40	
Interest from all other sources		143 84	
Total interest			1,391 95
From all other sources			74 93
Total Income			**$26,426 08**
Ledger Assets December 31, 1908			**49,404 57**
Total			**$75,830 65**

DISBURSEMENTS

Gross amount paid policyholders for losses	$21,517 66
Commissions and brokerage	4,996 14
Salaries, fees and all other charges of officers, directors, trustees and home office employees	6,560 00
Rent	175 00
Postage, telegrams, telephone and express	809 20
Furniture and fixtures	19 17
Inspections and surveys	233 92
Interest on borrowed money	18 75
Other disbursements	521 43
Total Disbursements	**$34,851 27**
Balance	**$40,979 38**

LEDGER ASSETS

Mortgage loans	$800 00
Collateral loans	3,000 00
Book value of bonds	5,362 50

Cash in company's office		$1,041 77
Deposit in trust companies and banks *not on interest*		1,814 21
Deposits in trust companies and banks *on interest*		25,485 00
Agents' balances representing business written subsequent to October 1, 1909		2,943 79
Agents' balances representing business written prior to October 1, 1909		2,032 11
Total		**$42,479 38**

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages	$23 11	
Collateral loans	25 36	
Other assets	26 66	
Total		75 13
Market value of bonds over book value		250 00
Gross Assets		**$42,804 51**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	2,032 11
Total admitted Assets	**$40,772 40**

LIABILITIES

Losses and claims for losses:		
Adjusted and unpaid	$925 00	
Unadjusted	729 10	
Total		$1,654 10
Interest due or accrued		14 50
Salaries and miscellaneous expenses		1,750 00
Due and to become due for borrowed money		1,500 00
Total Liabilities		**$4,918 60**
Excess of Assets over Liabilities		**$35,853 80**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	5,003	$5,332,458
Written or renewed in 1909	2,994	2,878,730
Totals	7,997	$8,211,188
Deduct expirations and cancellations	2,917	2,945,604
In force December 31, 1909	5,080	$5,265,584
Deduct amount reinsured	.....	22,720
Net amount in force December 31, 1909	5,080	$5,242,864

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Greene, Schoharie and Delaware.

Counties into which the business has been extended: Columbia, Dutchess, Ulster, Orange, Broome and Westchester.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $30,000 in Catskill.

In what cities is business written? Hudson, Poughkeepsie, Binghamton, Kingston, Middletown and Newburgh.

Kinds of property insured in each class: Farm buildings, schools, churches and public buildings, residential, mercantile, hotels and special hazards.

Does association charge different rates on classified property? Yes.

Rates charged in each class: 75 per cent. of board rate in each class, except farm property.

For what term are policies written? One and three years.

Amount of maximum risk written: $2,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bond required from each officer: President, $10,000.

Officers through whom disbursements are made, and by whom checks are signed: President and Secretary.

Are the risks inspected? Yes.

Total amount of premiums in force December 31, 1909: $46,758.37.

EMPIRE STATE FIRE INSURANCE ASSOCIATION OF UTICA, ONEIDA COUNTY, N. Y.

UTICA, N. Y.

[Organized and incorporated February 17, 1905.]

M. D. WALDRON, President — ALEX A. LINCK, Secretary

INCOME

Gross premiums written	$1,284 51	
Return premiums	486 16	
Total premiums		$798 35
Total Income		**$798 35**
Ledger Assets December 31, 1908		**421 59**
Total		**$1,219 94**

DISBURSEMENTS

Gross amount paid policyholders for losses	$605 37
Commissions and brokerage	231 11
Other disbursements	309 81
Total Disbursements	**$1,146 29**
Balance	**$73 65**

LEDGER ASSETS

Deposits in trust companies and banks *not on interest*	$10 00
Agents' balances representing business written subsequent to October 1, 1909	63 65
Total	**$73 65**
Excess of Assets over Liabilities	**$73 65**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1909	295	$199,159

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Oneida, Chenango, Otsego, Montgomery and Delaware.

Counties into which the business has been extended: Madison.

Does association insure property in cities or villages? Both.

In what cities is business written? Utica, Oneida, Amsterdam and Rome.

Kinds of property insured in each class: Farms, dwellings, mercantile, schools, churches and merchandise risks.

Does association charge different rates on classified property? Yes.

Rates charged in each class: Depends entirely on the risk and exposure.

For what term are policies written? One and three years.

Amount of maximum risk written: $1,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Officers through whom disbursements are made, and by whom checks are signed: Treasurer. Checks signed by Secretary and Treasurer.

Are the risks inspected? Part of them.

Total amount of premiums in force on December 31, 1909: $2,267.13.

GREENE COUNTY MUTUAL FIRE INSURANCE COMPANY

GREENVILLE, N. Y.

[Organized May 24, 1893; incorporated, 1893.]

RICHARD EARL, President — JAMES STEVENS, Secretary

INCOME

Gross premiums written		$22,046 28	
Deduct amount paid for:			
Reinsurance	$78 18		
Return premiums	851 81		
		929 99	
Total premiums			$21,116 29
Policy or survey fees			401 91
Interest on mortgage loans		$125 00	
Interest on bonds and dividends on stocks		210 00	
Interest on deposits in banks		273 81	
Interest from all other sources		150 00	
Total interest			758 81
Total Income			**$22,277 01**
Ledger Assets December 31, 1908			**27,844 52**
Total			**$50,121 53**

DISBURSEMENTS

Gross amount paid policyholders for losses	$11,221 99
Commissions and brokerage	4,392 98
Policy or survey fees retained by agents	401 91
Salaries, fees and all other charges of officers, directors, trustees and home office employees	2,400 00
Rent	25 00
Postage, telegrams, telephone and express	113 43
Furniture and fixtures	1 50
Other disbursements	832 54
Total Disbursements	**$19,389 35**
Balance	**$30,732 18**

LEDGER ASSETS

Book value of real estate	$2,200 00
Mortgage loans	4,000 00
Book value of bonds	7,120 00
Cash in company's office	825 84

Deposits in trust companies and banks *not on interest*	$1,097 00
Deposits in trust companies and banks *on interest*	10,000 00
Agents' balances representing business written subsequent to October 1, 1909	3,008 44
Agents' balances representing business written prior to October 1, 1909	3,930 90
Other ledger assets	750 00
Total	**$32,932 18**

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages	$123 75	
Bonds	230 00	
Other assets	219 58	
Total		573 33
Gross Assets		**$33,505 51**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	3,930 90
Total admitted Assets	**$29,574 61**

LIABILITIES

Losses and claims for losses:		
Unadjusted	$2,250 00	
Resisted	1,000 00	
Total		$3,250 00
Salaries and miscellaneous expenses		20 83
Total Liabilities		**$3,270 83**
Excess of Assets over Liabilities		**$26,303 78**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	3,632	$3,878,100
Written or renewed in 1909	2,052	2,019,241
Totals	5,684	$5,897,341
Deduct expirations and cancellations	1,990	1,937,823
In force December 31, 1909	3,694	$3,959,518
Deduct amount reinsured	.....	7,083
Net amount in force December 31, 1909	3,694	$3,952,435

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Greene, Albany and Schoharie.

Counties into which the business has been extended: Delaware, Columbia, Dutchess, Ulster and Orange.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $41,250 in Catskill.

In what cities is business written? Albany, Cohoes, Watervliet, Hudson, Poughkeepsie, Kingston, Newburgh and Middletown.

For what term are policies written? Three years or less.

Amount of maximum risk written: $2,500.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bond required from each officer: Secretary, $10,000.

Officers through whom disbursements are made, and by whom checks are signed: Treasurer.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $32,780.

HAMILTON MUTUAL FIRE INSURANCE COMPANY OF MADISON COUNTY

HAMILTON, N. Y.

[Organized, 1902; incorporated November 18, 1902; commenced business January 1, 1903.]

LYNN C. BEEBE, President — A. J. CUSHMAN, Secretary

INCOME

Gross premiums written	$8,517 50	
Return premiums	629 64	
Total premiums		$7,887 86
Interest on deposits in banks		134 40
Total Income		**$8,022 26**
Ledger Assets December 31, 1908		**12,038 27**
Total		**$20,060 53**

DISBURSEMENTS

Gross amount paid policyholders for losses	$8,885 74
Commissions and brokerage	1,557 28
Salaries, fees and all other charges of officers, directors, trustees and home office employees	1,694 00
Rent	100 00
Other disbursements	301 12
Total Disbursements	**$12,538 14**
Balance	**$7,522 39**

LEDGER ASSETS

Cash in company's office	$300 01
Deposits in trust companies and banks *not on interest*	1,236 90
Deposits in trust companies and banks *on interest*	3,894 40
Agents' balances representing business written subsequent to October 1, 1909	889 40
Agents' balances representing business written prior to October 1, 1909	1,201 68
Total	**$7,522 39**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	1,201 68
Total admitted Assets	**$6,320 71**

LIABILITIES

Salaries and miscellaneous expenses	$50 00
Total Liabilities	**$50 00**
Excess of Assets over Liabilities	**$6,270 71**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1909	1,510	$1,294,940
Deduct amount reinsured	18	20,700
Net amount in force December 31, 1909	1,492	$1,274,240

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Madison.

Counties into which the business has been extended: Oneida, Cortland, Onondaga, Oswego and Jefferson.

Does association insure property in cities or villages? Both.

In what cities is business written? Syracuse, Cortland, Oswego, Rome, Oneida and Utica.

Kinds of property insured in each class: Farm buildings, dwellings, merchandise, hotels, schools and churches and miscellaneous.

For what term are policies written? One and three years.

Amount of maximum risk written: $1,500.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $10,000 jointly.

Officers through whom disbursements are made, and by whom checks are signed: Secretary and Treasurer.

Are the risks inspected? Part of them.

Total amount of premiums in force on December 31, 1909: $13,029.13.

HERKIMER FIRE INSURANCE COMPANY OF HERKIMER COUNTY

LITTLE FALLS, N. Y.

A. D. MORGAN, President — J. W. FITZGERALD, Secretary

INCOME

Gross premiums written		$2,859 45	
Deduct gross amount paid for:			
Reinsurance	$85 07		
Return premiums	1,134 81		
		1,219 88	
Total premiums			$1,639 57
From levied assessment assigned to Stone trustee			4,000 00
Total Income			**$5,639 57**
Ledger Assets December 31, 1908			**1,638 66**
Total			**$7,278 23**

DISBURSEMENTS

Gross amount paid policyholders for losses	$387 11
Commissions and brokerage	473 91
Salaries, fees and all other charges of officers, directors, trustees and home office employees	373 75
Interest on borrowed money	337 77
Other disbursements	4,747 00
Total Disbursements	**$6,319 54**
Balance	**$958 69**

LEDGER ASSETS

Cash in company's office	$24 65
Agents' balances representing business written subsequent to October 1, 1909	277 77
Agents' balances representing business written prior to October 1, 1909	656 27
Total	**$958 69**
Excess of Assets over Liabilities	**$958 69**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	867	$340,968
Written or renewed in 1909	323	260,679
Totals	1,190	$601,647
Deduct expirations and cancellations	145	147,768
In force December 31, 1909	1,045	$453,879
Deduct amount reinsured	.....	1,250
Net amount in force December 31, 1909	1,045	$452,629

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Herkimer county.

Counties into which the business has been extended: Oneida, St. Lawrence, Jefferson and Montgomery.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $2,500 in Ilion.

In what cities is business written? Little Falls.

For what term are policies written? One and one-half years to three years.

Amount of maximum risk written: $1,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Officers through whom disbursements are made, and by whom checks are signed: Secretary and Treasurer.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $3,219.47.

Date and rate per $100 of insurance for each assessment levied in addition to regular premiums: October 15, 1909, various rates according to period when losses occurred.

HOME MUTUAL FIRE INSURANCE COMPANY OF BROOME COUNTY, N. Y.

BINGHAMTON, N. Y.

[Organized February 26, 1901; incorporated February 28, 1901.]

JOHN BAYLESS, President F. J. BAYLESS, Secretary

INCOME

Gross premiums written	$21,159 20	
Deduct gross amount paid for return premiums	1,594 54	
Total premiums		$19,564 66
Interest on mortgage loans	$559 00	
Interest on bonds and dividends on stocks	251 94	
Interest on deposits in banks	104 08	
Interest from all other sources	43 87	
Total interest		958 89
Total Income		**$20,523 55**
Ledger Assets December 31, 1908		**25,616 10**
Total		**$46,139 65**

DISBURSEMENTS

Gross amount paid policyholders for losses	$6,584 13	
Deduct amount received for salvage	43 87	
Net amount paid policyholders for losses		$6,540 26
Commissions and brokerage		3,920 11
Salaries, fees and all other charges of officers, directors, trustees and home office employees		3,273 75
Rent		180 00
Postage, telegrams, telephone and express		99 16
Furniture and fixtures		45 00
Inspections and surveys		26 77
Other disbursements		785 54
Total Disbursements		**$14,870 59**
Balance		**$31,269 06**

LEDGER ASSETS

Mortgage loans	$12,150 00
Collateral loans	400 00
Deposits in trust companies and banks *not on interest*	570 71
Deposits in trust companies and banks *on interest*	13,484 31
Agents' balances representing business written subsequent to October 1, 1909	3,136 67
Agents' balances representing business written prior to October 1, 1909	997 37
Other ledger assets	530 00
Total	**$31,269 06**

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages	$188 75	
Collateral loans	19 17	
Other assets	63 84	
Total		$271 76
Gross Assets		**$31,540 82**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	997 37
Total admitted Assets	**$30,543 45**
Excess of Assets over Liabilities	**$30,543 45**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	3,023	$2,752,414
Written or renewed in 1909	2,321	1,913,211
Totals	5,344	$4,665,625
Deduct expirations and cancellations	2,078	1,512,092
In force December 31, 1909	3,266	$3,153,533

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Broome.

Counties into which business has been extended: Delaware, Cortland, Onondaga, Cayuga, Chenango and Oneida.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $50.000 in Binghamton.

In what cities is business written? Binghamton, Cortland, Auburn, Syracuse, Rome and Utica.

Kinds of property insured in each class: Farm buildings, schools and churches, residential, mercantile, hotels and special hazards.

Does association charge different rates on classified property? Yes.

Rate charged in each class: Varies according to risk and exposure.

For what term are policies written? One and three years.

Amount of maximum risk written: $3,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Officers through whom disbursements are made, and by whom checks are signed: Secretary and President.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $25,895.05.

HUDSON VALLEY FIRE INSURANCE COMPANY OF GREENE COUNTY

CATSKILL, N. Y.

[Organized and incorporated June 28, 1904.]

WILLIAM J. HUGHES, President CHARLES E. NICHOLS, Secretary

INCOME

Gross premiums written		$7,495 42	
Deduct gross amount paid for:			
Reinsurance	$124 40		
Return premiums	489 94		
		614 34	
Total premiums			$6,881 08
Interest on deposits in banks			74 30
From all other sources			121 20
Total Income			**$7,076 58**
Ledger Assets December 31, 1908			**5,188 47**
Total			**$12,265 05**

DISBURSEMENTS

Gross amount paid policyholders for losses	$4,030 08
Commissions and brokerage	1,498 72
Salaries, fees and all other charges of officers, directors, trustees and home office employees	900 00
Rent	65 00
Postage, telegrams, telephone and express	275 37
Other disbursements	33 87
Total Disbursements	**$6,803 04**
Balance	**$5,462 01**

LEDGER ASSETS

Cash in company's office	$42 27
Deposits in trust companies and banks *not on interest*	1,307 82
Deposits in trust companies and banks *on interest*	2,190 24
Agents' balances representing business written subsequent to October 1, 1909	942 52
Agents' balances representing business written prior to October 1, 1909	979 16
Total	**$5,462 01**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	$979 16
Total admitted Assets	**$4,482 85**

LIABILITIES

Losses and claims for losses:		
Adjusted and unpaid	$925 00	
Unadjusted	1,650 00	
Resisted	175 00	
Total		$2,750 00
Salaries and miscellaneous expenses		300 00
Total Liabilities		**$3,050 00**
Excess of Assets over Liabilities		**$1,432 85**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	1,118	$940,904
Written or renewed in 1909	955	720,672
Totals	2,073	$1,661,576
Deduct expirations and cancellations	710	582,684
In force December 31, 1909	1,363	$1,078,892
Deduct amount reinsured	17	11,002
Net amount in force December 31, 1909	1,346	$1,067,890

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Greene.

Counties into which the business has been extended: Ulster, Orange, Dutchess and Columbia.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $15,000 in Catskill.

In what cities is business written? Kingston, Newburgh, Middletown, Poughkeepsie and Hudson.

Kinds of property insured in each class: Farm buildings, schools, churches and public buildings, residential, mercantile, hotels and special hazards.

Does association charge different rates on classified property? Yes.

Rates charged in each class: Three-fourths of board rate except on farm property which is an arbitrary rate.

For what term are policies written? One and three years.

Amount of maximum risk written: $3,960.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Officers through whom disbursements are made, and by whom checks are signed: President and Secretary.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $10,456.53.

MERCANTILE CO-OPERATIVE FIRE INSURANCE COMPANY OF GREENE COUNTY

CATSKILL, N. Y.

[Organized September 1, 1903; incorporated October 12, 1903.]

WILLIAM BENNETT, President GEORGE S. HARDING, Secretary

INCOME

Gross premiums written		$5,693 28	
Deduct gross amount paid for:			
Reinsurance	$89 98		
Return premiums	479 18		
		569 16	
Total premiums			$5,124 12
Interest on deposits in banks			64 38
From all other sources			95 80
Total Income			**$5,284 30**
Ledger Assets December 31, 1908			**4,727 06**
Total			**$10,011 36**

DISBURSEMENTS

Gross amount paid policyholders for losses		$2,941 96	
Deduct amount received for reinsurance		250 00	
Net amount paid policyholders for losses			$2,691 96
Commissions and brokerage			1,138 77
Salaries, fees and all other charges of officers, directors, trustees and home office employees			1,550 00
Rent			60 00
Postage, telegrams, telephone and express			49 71
Other disbursements			251 60
Total Disbursements			**$5,742 04**
Balance			**$4,269 32**

LEDGER ASSETS

Cash in company's office	$189 74
Deposits in trust companies and banks *not on interest*	557 48
Deposits in trust companies and banks *on interest*	2,195 26
Agents' balances representing business written subsequent to October 1, 1909	666 24
Agents' balances representing business written prior to October 1, 1909	605 60
Furniture and fixtures	55 00
Total	**$4,269 32**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	$605 60
Total admitted Assets	**$3,663 72**

LIABILITIES

Losses and claims for losses adjusted and unpaid, not due	$937 50
Salaries and miscellaneous expenses	465 00
Total Liabilities	**$1,402 50**
Excess of Assets over Liabilities	**$2,261 22**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	932	$751,069
Written or renewed in 1909	718	551,872
Totals	1,650	$1,302,941
Deduct expirations and cancellations	517	383,403
In force December 31, 1909	1,133	$919,538
Deduct amount reinsured	.....	17,013
Net amount in force December 31 ,1909	1,133	$902,525

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Greene.

Counties into which the business has been extended: Albany, Orange, Ulster and Dutchess.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $23,000 in Catskill.

In what cities is business written? Kingston, Newburgh, Poughkeepsie, Middletown, Albany and Watervliet.

Kinds of property insured in each class: Farm buildings, schools, residential, mercantile, hotels and special hazards.

Does association charge different rates on classified property? Yes.

Rates charged in each class: One-quarter less than board rates.

For what term are policies written? One and three years.

Amount of maximum risk written: $2,500.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $5,000.

Officers through whom disbursements are made, and by whom checks are signed: Kingston, Newburgh, Poughkeepsie, Middletown, Albany and Watervliet.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $8,160.88.

THE MERCHANTS' AND FARMERS' MUTUAL FIRE INSURANCE COMPANY OF SCHOHARIE AND ALBANY COUNTIES

MIDDLEBURG, N. Y.

[Organized June 25, 1897.]

DANIEL D. FRISBIE, President GEORGE D. FRISBIE, Secretary

INCOME

Gross premiums written	$16,597 56	
Deduct gross amount paid for return premiums	416 95	
Total premiums		$16,180 61
Interest on mortgage loans	$60 00	
Interest on bonds and dividends on stocks	50 00	
Total interest		110 00
Total Income		**$16,290 61**
Ledger Assets December 31, 1908		**14,754 48**
Total		**$31,045 09**

DISBURSEMENTS

Net amount paid policyholders for losses	$5,154 41
Commissions and brokerage	3,319 51
Salaries, fees and all other charges of officers, directors, trustees and home office employees	3,274 97
Rent	150 00
Postage, telegrams, telephone and express	111 20
Inspections and surveys	113 60
Other disbursements	676 13
Total Disbursements	**$12,799 82**
Balance	**$18,245 27**

LEDGER ASSETS

Mortgage loans	$2,650 00
Book value of bonds	1,500 00
Deposits in trust companies and banks *not on interest*	3,213 16
Agents' balances representing business written subsequent to October 1, 1909	7,210 96
Agents' balances representing business written prior to October 1, 1909	3,451 15
Loans on personal security	200 00
Total	**$18,225 27**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	$7,210 96	
Loans on personal security indorsed or not	200 00	
Total		$7,410 96
Total admitted Assets		**$10,814 31**

LIABILITIES

Losses and claims for losses unadjusted	$1,228 08
Total Liabilities	**$1,228 08**
Excess of Assets over Liabilities	**$9,586 23**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	3,206	$3,134,681
Written or renewed in 1909	1,787	1,608,348
Totals	4,993	$4,743,029
Deduct expirations and cancellations	1,691	1,501,035
In force December 31, 1909	3,302	$3,241,994

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Schoharie and Albany.

Counties into which the business has been extended: Delaware, Montgomery, Otsego, Saratoga and Washington.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $12,000 in Oneonta.

In what cities is business written? Oneonta and Amsterdam.

Does association charge different rates on classified property? Yes.

For what term are policies written? Three years and less.

Amount of maximum risk written: $2,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Officers through whom disbursements are made, and by whom checks are signed: President, Secretary and one of the Executive Committee. Checks signed by Treasurer.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $31,123.

MOHAWK VALLEY FIRE INSURANCE COMPANY OF HERKIMER COUNTY, N. Y.

LITTLE FALLS, N. Y.

[Organized August 4, 1903; incorporated August 24, 1903.]

IRVING SNELL, President JOHN W. FITZGERALD, Secretary

INCOME

Gross premiums written		$2,047 98	
Deduct gross amount paid for:			
Reinsurance	$101 40		
Return premiums	537 30		
		638 70	
Total premiums			$1,409 28
Total Income			**$1,409 28**
Ledger Assets December 31, 1908			**3,539 18**
Total			**$4,948 46**

DISBURSEMENTS

Gross amount paid policyholders for losses	$303 69
Commissions and brokerage	486 19
Salaries, fees and all other charges of officers, directors, trustees and home office employees	300 00
Other disbursements	10 75
Total Disbursements	**$1,100 63**
Balance	**$3,847 83**

LEDGER ASSETS

Cash in company's office	$25 80
Deposits in trust companies and banks *not on interest*	2,676 24
Agents' balances representing business written subsequent to October 1, 1909	480 76
Agents' balances representing business written prior to October 1, 1909	664 60
Other ledger assets	43
Total	**$3,847 83**

LIABILITIES

Reinsurance premiums	$53 75
Other liabilities	53
Total Liabilities	**$54 28**
Excess of Assets over Liabilities	**$3,793 55**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	315	$297,688
Written or renewed in 1909	176	177,991
Totals	491	$475,679
Deduct expirations and cancellations	55	61,487
In force December 31, 1909	436	$414,192
Deduct amount reinsured	.....	3,500
Net amount in force December 31, 1909	436	$410,692

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Herkimer.

Counties into which the business has been extended: Has not been extended.

Does association insure property in cities or villages? Both.

In what cities is business written? Little Falls.

Does association charge different rates on classified property? Yes.

Rates charged in each class: Twenty-five per cent. less Board rate.

For what term are policies written? Six months to five years.

Amount of maximum risk written: $4,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Officers through whom disbursements are made, and by whom checks are signed: Secretary and Treasurer.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $2,481.73.

THE MUTUAL CHEESE FACTORY AND CREAMERY INSURANCE COMPANY OF ST. LAWRENCE AND JEFFERSON COUNTIES

CANTON, N. Y.

[Organized May 7, 1895.]

H. A. REES, President — GEO. A. LA LONE, Secretary

INCOME	
Advances by policyholders	$22,675 75
Policy or survey fees	1,103 00
Total Income	**$23,778 75**
DISBURSEMENTS	
Gross amount paid policyholders for losses	$8,718 10
Commissions and brokerage	551 50
Policy or survey fees retained by agents	78 47
Salaries, fees and all other charges of officers, directors, trustees and home office employees	1,125 06
Inspections and surveys	2,077 65
Other disbursements	2,787 95
Total Disbursements	**$15,338 73**
Balance	**$8,440 02**
LEDGER ASSETS	
Cash in company's office	$6,575 06
Assessments in course of collection	1,864 96
Total	**$8,440 02**
DEDUCT ASSETS NOT ADMITTED	
Assessments in course of collection over sixty days due	852 17
Total admitted Assets	**$7,587 85**
LIABILITIES	
Advances on policies not used	$6,575 06
Total Liabilities	**$6,575 06**
Excess of Assets over Liabilities	**$1,012 79**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	850	$904,766
Written or renewed in 1909	1,096	1,211,854
Totals	1,946	$2,116,620
Deduct expirations and cancellations	1,071	1,172,701
In force December 31, 1909	875	$943,919

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: St. Lawrence, Jefferson, Lewis, Herkimer and Oneida.

Counties into which the business has been extended: Has not been extended.

Does association insure property in cities or villages? Both.

For what term are policies written? One year.

Amount of maximum risk written: $2,500 on buildings and fixtures, and $1,500 on butter and cheese.

Amount of bond required from each officer: Treasurer and General Manager, $10,000.

Officers through whom disbursements are made, and by whom checks are signed: General Manager.

Are the risks inspected? Yes.

THE MUTUAL FIRE INSURANCE ASSOCIATION OF MONTGOMERY, FULTON AND HERKIMER COUNTIES

AMSTERDAM, N. Y.

[Organized January 18, 1898; incorporated April 25, 1898.]

W. N. CARPENTER, President — W. D. WELCH, Secretary

INCOME

Gross premiums written	$13,529 50	
Deduct gross amount paid for:		
Reinsurance	$116 95	
Return premiums	1,266 75	
	1,383 70	
Total premiums		$12,145 80
Interest on deposit in banks		64 68
From all other sources		363 09
Total Income		**$12,573 57**
Ledger Assets December 31, 1908		**7,935 87**
Total		**$20,509 44**

DISBURSEMENTS

Gross amount paid policyholders for losses	$4,829 23
Commissions and brokerage	2,430 30
Salaries, fees and all other charges of officers, directors, trustees and home office employees	1,200 00
Rent	150 00
Postage, telegrams, telephone and express	61 63
Inspections and surveys	87 38
Other disbursements	1,173 36
Total Disbursements	**$9,931 90**
Balance	**$10,577 54**

LEDGER ASSETS

Cash in company's office	$641 11
Deposits in trust companies and banks *not on interest*	5,362 92
Deposits in trust companies and banks *on interest*	2,000 00
Agents' balances representing business written subsequent to October 1, 1909	1,574 25
Agents' balances representing business written prior to October 1, 1909	934 58
Total	**$10,512 86**

NON-LEDGER ASSETS

Interest due and accrued on other assets	64 68
Gross Assets	**$10,577 54**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	$934 58
Total admitted Assets	**$9,642 96**

LIABILITIES

Losses and claims for losses:		
Unadjusted	$14 66	
Resisted	500 00	
Total		$514 66
Total Liabilities		**$514 66**
Excess of Assets over Liabilities		**$9,128 30**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	2,704	$2,264,885
Written or renewed in 1909	1,556	1,321,946
Totals	4,260	$3,586,831
Deduct expirations and cancellations	1,605	1,341,085
In force December 31, 1909	2,655	$2,245,746
Deduct amount reinsured	.....	5,650
Net amount in force December 31, 1909	2,655	$2,240,096

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Montgomery, Herkimer and Fulton.

Counties into which the business has been extended: Oneida, Madison, Schenectady and Albany.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $60,238 in Amsterdam.

In what cities is business written? Gloversville, Utica, Rome, Albany, Cohoes, Watervliet, Schenectady, Amsterdam and Johnstown.

Kinds of property insured in each class: Farm buildings, school, church and public buildings, residential, mercantile, hotels and special hazards.

Does association charge different rates on classified property? Yes.

Rates charged in each class: Rates vary in different counties.

For what term are policies written? Three months to three years.

Amount of maximum risk written: $2,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bond required from each officer: Secretary, $2,000; Treasurer, $10,000.

Amount of bonds required from agents: $500.

Officers through whom disbursements are made, and by whom checks are signed: President, Secretary and Treasurer. Checks signed by Treasurer.

Are the risks inspected? Ys.

Total amount of premiums in force on December 31, 1909: $20,158.57.

MUTUAL FIRE INSURANCE ASSOCIATION OF SCHOHARIE, OTSEGO AND ALBANY COUNTIES

MIDDLEBURG, N. Y.

[Organized March 29, 1894; incorporated May 11, 1894.]

W. E. BASSLER, President — G. P. WHEELER, Secretary

INCOME

Gross premiums written	$20,153 79	
Deduct gross amount paid for return premiums	707 09	
Total premiums		$19,446 70
Interest on mortgage loans	$859 10	
Interest on deposits in banks	120 61	
Interest from all other sources	988 42	
Total interest		1,968 13
Total Income		**$21,414 83**
Ledger Assets December 31, 1908		**44,113 14**
Total		**$65,527 97**

DISBURSEMENTS

Gross amount paid policyholders for losses	$8,719 03
Commissions and brokerage	4,030 75
Salaries, fees and all other charges of officers, directors, trustees and home office employees	3,150 00
Rent	50 00
Postage, telegrams, telephone and express	137 45
Furniture and fixtures	84 50
Inspections and surveys	20 09
Other disbursements	587 68
Total Disbursements	**$16,779 50**
Balance	**$48,748 47**

LEDGER ASSETS

Mortgage loans	$23,960 00
Cash in company's office	1,323 49
Deposits in trust companies and banks *not on interest*	8,054 83
Deposits in trust companies and banks *on interest*	3,187 33
Agents' balances representing business written subsequent to October 1, 1909	3,626 25
Agents' balances representing business written prior to October 1, 1909	1,467 14
Loans on personal security	5,378 00
Office furniture	275 00
Total	**$47,272 04**

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages	$760 29	
Other assets	716 14	
Total		$1,476 43
Gross Assets		**$48,748 47**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	$1,467 14	
Loans on personal security indorsed or not	5,378 00	
Total		6,845 14
Total admitted Assets		**$41,903 33**

LIABILITIES

Losses and claims for losses:		
Unadjusted	$607 00	
Resisted	1,175 00	
Total		$1,782 00
Total Liabilities		**$1,782 00**
Excess of Assets over Liabilities		**$40,121 33**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	4,120	$4,328,436
Written or renewed in 1909	2,117	2,285,405
Totals	6,237	$6,613,841
Deduct expirations and cancellations	2,079	2,250,339
In force December 31, 1909	4,158	$4,363,502

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Schoharie, Otsego and Albany.

Counties into which the business has been extended: Chenango and Montgomery.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $33,525 in Oneonta.

In what cities is business written? Oneonta and Amsterdam.

Kinds of property insured in each class: Farm property, schoolhouse and churches, residential, mercantile, hotels and special hazards.

Does association charge different rates on classified property? Yes.

Rates charged in each class: One-year risks, 75% of Board rates and three-year risks from 66⅔% to 75% of Board rates.

For what term are policies written? One to three years.

Amount of maximum risk written: $2,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bond required from each officer: Treasurer, $10,000.

Officers through whom disbursements are made, and by whom checks are signed: President, Secretary and one other member of the association. Checks signed by Treasurer.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $33,598.96.

NEW YORK CENTRAL MUTUAL FIRE INSURANCE COMPANY OF OTSEGO COUNTY

EDMESTON, N. Y.

[Organized April 11, 1899; incorporated May 25, 1899.]

C. T. COATS, President — V. D. ROBINSON, Secretary

INCOME

Gross premiums written	$27,550 11	
Deduct gross amount paid for return premiums	2,339 21	
Total premiums		$25,210 90
Interest on mortgage loans	$203 75	
Interest on bonds and dividends on stocks	269 67	
Interest on deposits in banks	180 00	
Interest from all other sources	163 56	
Total interest		816 98
Total Income		**$26,027 88**
Ledger Assets December 31, 1908		**29,454 68**
Total		**$55,482 56**

DISBURSEMENTS

Gross amount paid policyholders for losses	$17,642 52
Commissions and brokerage	5,510 50
Salaries, fees and all other charges of officers, directors, trustees and home office employees	1,923 00
Postage, telegrams, telephone and express	114 51
Other disbursements	644 91
Total Disbursements	**$25,835 44**
Balance	**$29,647 12**

LEDGER ASSETS

Mortgage loans	$4,000 00
Book value of bonds, $10,040.96, and stocks, $25.00	10,065 96
Cash in company's office	1,791 70
Deposits in trust companies and banks *not on interest*	2,556 39
Deposits in trust companies and banks *on interest*	6,000 00
Agents' balances representing business written subsequent to October 1, 1909	925 00
Agents' balances representing business written prior to October 1, 1909	3,599 20
Office furniture and fixtures	708 87
Total	$29,647 12

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages	$144 67	
Bonds	152 72	
Other assets	180 00	
Total		$477 39
Market value of bonds and stock over book value		354 31
Gross Assets		**$30,478 82**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	925 00
Total admitted Assets	**$29,553 82**

LIABILITIES

Losses and claims for losses:		
Adjusted and unpaid, not due	$525 00	
Unadjusted	600 00	
Resisted	100 00	
Total		$1,225 00
Sales and miscellaneous expenses		36 00
Total Liabilities		**$1,261 00**
Excess of Assets over Liabilities		**$28,292 82**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	4,498	$4,103,110
Written or renewed in 1909	2,927	2,689,152
Totals	7,425	$6,792,262
Deduct expirations and cancellations	2,832	2,572,484
In force December 31, 1909	4,593	$4,219,778

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Otsego, Chenango and Madison.

Counties into which the business has been extended: Cortland, Broome, Onondaga, Cayuga and Oneida.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $10,000 in Oneonta.

In what cities is business written? Oneonta, Utica, Rome, Oneida, Syracuse, Auburn, Cortland and Binghamton.

Kinds of property insured in each class: Farms schools and churches, dwellings, mercantile, hotels and special hazards.

Does association charge different rates on classified property? Yes.

Rates charged in each class: Rates vary according to hazard.

For what term are policies written? One and three years.

Amount of maximum risk written: $2,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $2,000 each.

Officers through whom disbursements are made, and by whom checks are signed: Secretary and Treasurer.

Are the risks inspected? Yes.

THE ONEIDA CO-OPERATIVE FIRE INSURANCE ASSOCIATION OF NEW YORK

ROME, N. Y.

[Organized January 15, 1895; incorporated January, 1895.]

F. E. BACON, President — WILLIAM H. LEWIS, Secretary

INCOME

Gross premiums written		$7,605 10	
Deduct gross amount paid for:			
Reinsurance	$179 82		
Return premiums	824 62		
		$1,004 44	
Total premiums			$6,600 66
Interest on deposits in banks			78 21
Total Income			**$6,678 87**
Ledger Assets December 31, 1908			**3,498 28**
Total			**$10,177 15**

DISBURSEMENTS

Gross amount paid policyholders for losses	$3,779 93
Commissions and brokerage	1,332 82
Salaries, fees and all other charges of officers, directors, trustees and home office employees	1,411 84
Rent	75 00
Postage, telegrams, telephone and express	60 50
Furniture and fixtures	127 89
Inspections and surveys	150 15
Interest on borrowed money	22 50
Other disbursements	142 20
Total Disbursements	**$7,102 83**
Balance	**$3,074 32**

LEDGER ASSETS

Cash in company's office	$8 87
Deposits in trust companies and banks *on interest*	2,294 42
Agents' balances representing business written subsequent to October 1, 1909	798 01
Agents' balances representing business written prior to October 1, 1909	393 75
Total	**$3,495 05**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	$393 75
Total admitted Assets	**$3,101 30**

LIABILITIES

Salaries and miscellaneous expenses	$800 00
Total Liabilities	**$800 00**
Excess of Assets over Liabilities	**$2,301 30**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	1,712	$1,383,789
Written or renewed in 1909	942	717,799
Totals	2,654	$2,101,588
Deduct expirations and cancellations	1,186	908,959
In force December 31, 1909	1,468	$1,192,629
Deduct amount reinsured	.....	15,975
Net amount in force December 31, 1909	1,468	$1,176,654

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Oneida and Madison.

Counties into which the business has been extended: Chenango, Oswego, Jefferson and St. Lawrence.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $20,000 in Oswego.

In what cities is business written? Utica, Rome, Oneida, Oswego and Watertown.

Does association charge different rates on classified property? Yes.

Rates charged in each class: Twenty-five per cent. less than Board rate.

For what term are policies written? One and three years.

Amount of maximum risk written: $2,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bond required from each officer: Secretary, $1,000; Treasurer, $2,000.

Officers through whom disbursements are made, and by whom checks are signed: President, Secretary and Treasurer. Checks signed by Treasurer.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $10,291.10.

Date and rate per $100 of insurance for each assessment levied in addition to regular premiums: October 1, 1900, 300% of premium, but whole amount has been returned to those paying the assessment out of profits of the business.

OTSEGO MUTUAL FIRE INSURANCE COMPANY

BURLINGTON FLATS, N. Y.

[Organized February 18, 1897; incorporated March 10, 1897.]

E. W. WRIGHT, President — S. L. KELSEY, Secretary

INCOME

Gross premiums written	$24,021 95	
Deduct gross amount paid for return premiums	827 46	
Total premiums		$23,194 49
Interest on mortgage loans	$118 33	
Interest on bonds and dividends on stocks	280 00	
Interest on deposit in banks	347 70	
Interest from all other sources	99 93	
Total interest		845 96
From all other sources		514 98
Total Income		**$24,555 43**
Ledger Assets December 31, 1908		**34,187 65**
Total		**$58,743 08**

DISBURSEMENTS

Net amount paid policyholders for losses	$23,176 81
Commissions and brokerage	4,804 39
Salaries, fees and all other charges of officers, directors, trustees and home office employees	2,288 00
Postage, telegrams, telephone and express	92 64
Inspections and surveys	31 76
Interest on borrowed money	365 73
Other disbursements	938 97
Total Disbursements	**$31,698 30**
Balance	**$27,044 78**

LEDGER ASSETS

Mortgage loans	$2,800 00
Book value of bonds, $3,020; stocks, $3,270	6,290 00
Deposits in trust companies and banks *not on interest*	501 04
Deposits in trust companies and banks *on interest*	13,404 51
Agents' balances representing business written subsequent to October 1, 1909	1,178 16
Agents' balances representing business written prior to October 1, 1909	762 02
Loans on personal security	65 00
Office furniture	514 98
Total	**$25,515 71**

NON-LEDGER ASSETS

Market value of bonds and stocks over book value		$406 00
Gross Assets		$25,921 71

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	$762 01	
Loans on personal security indorsed or not	65 00	
Total		827 01
Total admitted Assets		$25,094 70

LIABILITIES

Salaries and miscellaneous expenses	$1,700 00
Total Liabilities	$1,700 00
Excess of Assets over Liabilities	$23,394 70

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	5,211	$5,664,077
Written or renewed in 1909	2,337	561,448
Totals	7,548	$6,225,525
Deduct expirations and cancellations	713	757,241
In force December 31, 1909	6,835	$5,468,284

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Otsego and Chenango.

Counties into which the business has been extended: Madison, Oneida, Delaware, Ulster, Orange and Sullivan.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $20,000, Oneonta, Walton and Cooperstown.

In what cities is business written? Middletown, Utica, Rome, Oneonta, Newburgh and Kingston.

Kinds of property insured in each class: Farm buildings, schools, churches and public buildings, residential, mercantile, hotels and special hazards.

Does the association charge different rates on classified property? Yes.

Rates charged in each class: Rates vary according to hazard.

For what term are policies written? Three years and less.

Amount of maximum risk written: $2,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bond required from each officer: Secretary, $1,000 and Treasurer, $20,000.

Officers through whom disbursements are made, and by whom checks are signed: Secretary and Treasurer.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $19,217.56.

THE PREFERRED MUTUAL FIRE INSURANCE COMPANY OF CHENANGO COUNTY

NEW BERLIN, N. Y.

[Organized and incorporated October 9, 1896.]

I. L. RICHTER, President — F. E. HOLMES, Secretary

INCOME

Gross premiums written	$41,347 82	
Deduct gross amount paid for return premiums	1,684 73	
Total premiums		$39,663 09
Interest on bonds and dividends on stocks	$1,637 50	
Interest on deposits in banks	613 85	
Total interest		2,251 35
From all other sources		111 10
Total Income		**$42,025 54**
Ledger Assets December 31, 1908		**81,668 50**
Total		**$123,694 04**

DISBURSEMENTS

Gross amount paid policyholders for losses	$18,497 78
Commissions and brokerage	7,952 90
Salaries, fees and all other charges of officers, directors, trustees and home office employees	3,455 64
Rent	120 21
Postage, telegrams, telephone and express	284 95
Furniture and fixtures	111 10
Inspections and surveys	23 48
Other disbursements	1,486 75
Total Disbursements	**$31,932 81**
Balance	**$91,761 23**

LEDGER ASSETS

Book value of bonds	$49,015 45
Cash in company's office	205 29
Deposits in trust companies and banks *not on interest*	3,674 22
Deposits in trust companies and banks *on interest*	30,161 32
Agents' balances representing business written subsequent to October 1, 1909	5,131 12
Agents' balances representing business written prior to October 1, 1909	2,529 55
Furniture and fixtures	1,044 28
Total	**$91,761 23**

NON-LEDGER ASSETS

Interest due and accrued:		
Bonds	$541 81	
Other assets	437 17	
Total		$978 98
Market value of bonds and stocks over book value		230 84
Gross Assets		**$92,971 05**

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safes and supplies	$1,044 28	
Agents' balances representing business written prior to October 1, 1909	2,529 55	
Total		3,573 83
Total admitted Assets		**$89,397 22**

LIABILITIES

Losses and claims for losses:		
Adjusted and unpaid, not due	$275 00	
Resisted	500 00	
Total		$775 00
Salaries and miscellaneous expenses		264 12
Total Liabilities		**$1,039 12**
Excess of Assets over Liabilities		**$88,358 10**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	7,557	$7,408,088
Written or renewed in 1909	4,664	4,575,744
Totals	12,221	$11,983,832
Deduct expirations and cancellations	4,175	4,157,543
In force December 31, 1909	8,046	$7,826,289

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Chenango, Madison and Oneida.

Counties into which the business has been extended: Otsego, Delaware, Broome, Onondaga, Ulster, Orange and Dutchess.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $32,000 in Oneonta.

In what cities is business written? Kingston, Poughkeepsie, Oneonta, Utica, Syracuse, Oneida, Rome, Binghamton, Middletown and Newburgh.

Kinds of property insured in each class: Farm buildings, dwellings, mercantile, hotels, storage risks, mills and factories.

Does the association charge different rates on classified property? Yes.

Rates charged in each class: Rates vary according to hazard.

For what term are policies written? Three years and less.

Amount of maximum risk written: $2,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bond required from each officer: Secretary, $5,000; Treasurer, $20,000.

Officers through whom disbursements are made, and by whom checks are signed: Secretary and Treasurer.

Are the risks inspected? Part of them.

Total amount of premiums in force on December 31, 1909: $59,282.37.

SARATOGA AND WASHINGTON FIRE INSURANCE COMPANY

MECHANICVILLE, N. Y.

[Organized May 24, 1898; incorporated July 8, 1898.]

WILLIAM H. ALLEN, President — FRANK P. TUCKER, Secretary

INCOME

Gross premiums written	$14,280 74	
Deduct gross amount paid for return premiums	1,777 87	
Total premiums		$12,502 87
From all other sources		300 00
Total Income		**$12,802 87**
Ledger Assets December 31, 1908		**5,577 89**
Total		**$18,380 76**

DISBURSEMENTS

Gross amount paid policyholders for losses	$10,307 13
Commissions and brokerage	2,500 78
Salaries, fees and all other charges of officers, directors, trustees and home office employees	962 00
Rent	144 00
Postage, telegrams, telephone and express	129 36
Furniture and fixtures	134 04
Inspection and surveys	124 20
Interest on borrowed money	33 10
Other disbursements	277 94
Total Disbursements	**$14,612 55**
Balance	**$3,768 21**

LEDGER ASSETS

Cash in company's office	$187 29
Deposits in trust companies and banks *not on interest*	1,287 73
Agents' balances representing business written subsequent to October 1, 1909	1,979 98
Agents' balances representing business written prior to October 1, 1909	313 21
Total	**$3,768 21**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	313 21
Total admitted Assets	**$3,455 00**

LIABILITIES

Losses and claims for losses:		
Unadjusted	$250 00	
Resisted	537 50	
Total		$787 50
Interest due or accrued		75 00
Due and to become due for borrowed money		2,500 00
Total Liabilities		**$3,362 5**
Excess of Assets over Liabilities		**$92 50**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Amount
In force December 31, 1908	$2,174,641
Written or renewed in 1909	1,313,752
Totals	$3,488,393
Deduct expirations and cancellations	1,237,228
In force December 31, 1909	$2,251,165

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Saratoga and Washington.

Counties into which the business has been extended: Albany, Fulton, Montgomery, Columbia, Dutchess and Orange.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $20,000 in Amsterdam.

In what cities is business written? Amsterdam, Johnstown, Gloversville and Newburgh.

Kinds of property insured in each class: Farm buildings, schools and churches, residential, mercantile, hotels and special hazards.

Does the association charge different rates on classified property? Yes.

Rates charged in each class: Rates vary according to hazard.

For what term are policies written? Three months to three years.

Amount of maximum risk written: $2,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Officers through whom disbursements are made, and by whom checks are signed: Executive Committee. Checks signed by Secretary and Treasurer.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $17,179.05.

SCHOHARIE AND OTSEGO MUTUAL FIRE INSURANCE COMPANY

COBLESKILL, N. Y.

[Organized October 17, 1895; incorporated October 25, 1895.]

JUDSON BURHANS, President — W. D. COLCLOUGH, Secretary

INCOME

Gross premiums written	$19,898 57	
Deduct gross amount paid for return premiums	1,772 96	
Total premiums		$18,125 61
Interest on deposits in banks	$440 00	
Interest from all other sources	3 00	
Total interest		443 00
From all other sources		2 50
Total Income		**$18,571 11**
Ledger Assets December 31, 1908		**21,020 50**
Total		**$39,591 61**

DISBURSEMENTS

Gross amount paid policyholders for losses	$7,125 65
Commissions and brokerage	3,625 38
Salaries, fees and all other charges of officers, directors, trustees and home office employees	2,000 00
Rent	106 00
Postage, telegrams, telephone and express	79 40
Furniture and fixtures	66 39
Inspections and surveys	142 01
Other disbursements	1,035 40
Total Disbursements	**$14,180 23**
Balance	**$25,411 38**

LEDGER ASSETS

Deposits in trust companies and banks *not on interest*	$10,688 61
Deposits in trust companies and banks *on interest*	11,000 00
Agents' balances representing business written subsequent to October 1, 1909	2,279 53
Agents' balances representing business written prior to October 1, 1909	703 98
Furniture and fixtures	803 15
Total	**$25,475 27**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909		$703 98
Total admitted Assets		**$24,771 29**

LIABILITIES

Losses and claims for losses:		
Unadjusted	$1,255 00	
Resisted	400 00	
Total		$1,655 00
Total Liabilities		**$1,655 00**
Excess of Assets over Liabilities		**$23,116 29**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	3,563	$3,245,769
Written or renewed in 1909	2,235	1,989,378
Totals	5,798	$5,235,147
Deduct expirations and cancellations	2,055	1,830,739
In force December 31, 1909	3,743	$3,404,408

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Schoharie and Otsego.

Counties into which the business has been extended: Montgomery, Chenango, Broome, Saratoga and Washington.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $34,335 in Oneonta.

In what cities is business written? Binghamton, Oneonta and Amsterdam.

Kinds of property insured in each class: Farm buildings, schools and churches, residential, mercantile, hotels and special hazards.

Does the association charge different rates on classified property? Yes.

Rates charged in each class: Classes one to six, 66 per cent. to 75 per cent. of board rates; classes seven to twelve, 75 per cent. of board rates.

For what term are policies written? One to three years.

Amount of maximum risk written: $2,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bond required from each officer: Treasurer, $10,000.

Officers through whom disbursements are made, and by whom checks are signed: Through Treasurer. Checks signed by President and Secretary.

Are the risks inspected? Yes.

Total amount of premiums in force December 31, 1909: $23,916.63.

THE SECURITY MUTUAL FIRE INSURANCE COMPANY OF DELAWARE COUNTY, N. Y.

DELHI, N. Y.

[Organized and incorporated December 15, 1897.]

JAMES R. HONEYWELL, President OSCAR S. NICHOLS, Secretary

INCOME

Gross premium written		$19,082 53
Interest on mortgage loans	$380 00	
Interest on bonds and dividends on stocks	100 00	
Interest on deposits in banks	302 98	
Interest from all other sources	108 51	
Total interest		891 49
From all other sources		451 80
Total Income		**$20,425 82**
Ledger Assets December 31, 1908		**30,925 21**
Total		**$51,351 03**

DISBURSEMENTS

Gross amount paid policyholders for losses	$17,023 82
Commissions and brokerage	3,816 99
Salaries, fees and all other charges of officers, directors, trustees and home office employees	1,942 00
Rent	169 76
Postage, telegrams, telephone and express	93 55
Furniture and fixtures	10 00
Other disbursements	3,207 55
Total Disbursements	**$26,263 67**
Balance	**$25,087 36**

LEDGER ASSETS

Mortgage loans	$12,550 00
Book value of bonds	2,500 00
Deposits in trust companies and banks *on interest*	7,353 86
Agents' balances representing business written subsequent to October 1, 1909	1,967 54
Agents' balances representing business written prior to October 1, 1909	715 96
Total	**$25,087 36**

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages	$413 45	
Bonds	77 28	
Total		490 73
Gross Assets		**$25,578 09**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	$715 96
Total admitted Assets	**$24,862 13**

LIABILITIES

Salaries and miscellaneous expenses	$68 90
Total Liabilities	**$68 90**
Excess of Assets over Liabilities	**$24,793 23**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	3,928	$3,752,555
Written or renewed in 1909	2,198	1,945,269
Totals	6,126	$5,697,824
Deduct expirations and cancellations	2,112	1,842,728
In force December 31, 1909	4,014	$3,855,096

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Delaware, Chenango, Madison, Oneida and Broome.

Counties into which the business has been extended: Sullivan, Orange and Westchester.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $20,000 in Binghamton.

In what cities is business written? Binghamton, Newburgh, Middletown, Oneida and Rome.

Kinds of property insured in each class: Farm buildings, schools and churches, residential, mercantile, hotels and special hazards.

Does the association charge different rates on classified property? Yes.

Rates charged in each class: Rates are generally 25 per cent. less than stocks companies rates.

For what term are policies written? Three years and less.

Amount of maximum risk written: $2,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bonds required from each officer: Secretary and Treasurer, $5,000 each.

Amount of bonds required from agents, $500.

Officers through whom disbursements are made, and by whom checks are signed: President and Secretary. Checks are signed by President and Treasurer.

Are the risks inspected? Part of them.

Total amount of premiums in force on December 31, 1909: $31.897.61.

UNION MUTUAL FIRE INSURANCE COMPANY OF SCHOHARIE COUNTY

MIDDLEBURG, N. Y.

[Organized May 4, 1905; incorporated May 6, 1905.]

DANIEL D. FRISBIE, President J. EDWARD YOUNG, Secretary

INCOME

Gross premiums written	$913 04	
Deduct gross amount paid for return premiums	10 09	
Total premiums		$902 95
Total Income		**$902 95**
Ledger Assets December 31, 1908		**576 98**
Total		**$1,479 93**

DISBURSEMENTS

Net amount paid policyholders for losses	$632 00
Commissions and brokerage	182 67
Salaries, fees and all other charges of officers, directors, trustees and home office employees	100 00
Total Disbursements	**$914 67**
Balance	**$565.26**

LEDGER ASSETS

Cash in company's office	$10 00
Deposits in trust companies and banks *not on interest*	404 89
Agents' balances representing business written subsequent to October 1, 1909	69 55
Agents' balances representing business written prior to October 1, 1909	80 82
Total	**$565 26**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	80 82
Total admitted Assets	**$484 44**
Excess of Assets over Liabilities	**$484 44**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	330	$211,857
Written or renewed in 1909	126	95,941
Totals	456	$307,798
Deduct expirations and cancellations	138	103,365
In force December 31, 1909	318	$204,433

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Schoharie.

Counties into which the business has been extented: Has not been extended.

Does association insure property in cities or villages? Villages.

For what term are policies written? Three years and less.

Amount of maximum risk written: $1,500.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Officers through whom disbursements are made, and by whom checks are signed: President, Secretary and one member of Executive Committee. Checks are signed by Treasurer.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $1,962.

UTICA FIRE INSURANCE COMPANY OF ONEIDA COUNTY, N. Y.

UTICA, N. Y.

[Organized November 18, 1903; incorporated December 2, 1903.]

GEORGE I. WHIFFEN, Acting President — H. A. ACKROYD, Secretary

INCOME

Gross premiums written		$10,007 90	
Deduct gross amount paid for:			
Reinsurance	$34 08		
Return premiums	1,174 05		
		1,208 13	
Total premiums			$8,799 77
Interest on deposits in banks			87 50
Total Income			**$8,887 27**
Ledger Assets December 31, 1908			**7,220 71**
Total			**$16,107 98**

DISBURSEMENTS

Gross amount paid policyholders for losses	$4,523 05
Commissions and brokerage	1,766 77
Salaries, fees and all other charges of officers, directors, trustees and home office employees	900 00
Rent	75 00
Furniture and fixtures	53 00
Other disbursements	490 21
Total Disbursements	**$7,808 03**
Balance	**$8,299 95**

LEDGER ASSETS

Deposits in trust companies and banks *not on interest*	$3,810 60
Deposits in trust companies and banks *on interest*	2,500 00
Agents' balances representing business written subsequent to October 1, 1909	1,410 52
Agents' balances representing business written prior to October 1, 1909	578 83
Total	**$8,299 95**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	578 83
Total admitted Assets	**$7,721 12**

LIABILITIES

Salaries and miscellaneous expenses	$26 65
Total Liabilities	**$26 65**
Excess of Assets over Liabilities	**$7,694 47**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	1,362	$1,062,702
Written or renewed in 1909	1,080	908,226
Totals	2,442	$1,970,928
Deduct expirations and cancellations	1,005	894,617
In force December 31, 1909	1,437	$1,076,311
Deduct amount reinsured	7	7,000
Net amount in force December 31, 1909	1,430	$1,069,311

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Oneida.

Counties into which the business has been extended: Chenango, Otsego, Madison and Herkimer.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $15,000 in Utica.

In what cities is business written? Oneonta, Rome, Little Falls and Utica.

Kinds of property insured in each class: Farm buildings, schools and churches, residential, mercantile, hotels and miscellaneous hazards.

For what term are policies written? One and three years.

Amount of maximum risk written: $2,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bond required from each officer: Secretary, $500; Treasurer, $1,000.

Officers through whom disbursements are made, and by whom checks are signed: Secretary and Treasurer. Checks signed by Treasurer.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $9,586.31.

THE VILLAGE FIRE INSURANCE ASSOCIATION OF THE TOWNS OF GREENVILLE, DURHAM, WESTERLO AND RENSSELAERVILLE

GREENVILLE, N. Y.

[Organized May 14, 1856; Incorporated, 1860.]

WILLIAM A. WASSON, President — O. C. STEVENS, Secretary

INCOME

Gross premiums written		$23,641 49	
Deduct gross amount paid for:			
Reinsurance	$188 68		
Return premiums	1,508 72		
		1,697 40	
Total premiums			$21,944 09
Interest on bonds and dividends on stocks		$345 00	
Interest on deposits in banks		304 10	
Total interest			649 10
Total Income			**$22,593 19**
Ledger Assets December 31, 1908			**34,106 51**
Total			**$56,699 70**

DISBURSEMENTS

Gross amount paid policyholders for losses	$11,242 41
Commissions and brokerage	4,728 63
Salaries, fees and all other charges of officers, directors, trustees and home office employees	1,843 00
Rent	25 00
Postage, telegrams, telephone and express	167 79
Furniture and fixtures	111 25
Inspections and surveys	44 03
Other disbursements	1,776 56
Total Disbursements	**$19,938 67**
Balance	**$36,761 03**

LEDGER ASSETS

Book value of bonds	$7,000 00
Cash in company's office	1,290 85
Deposits in trust companies and banks *not on interest*	2,877 85
Deposits in trust companies and banks *on interest*	21,000 00
Agents' balances representing business written subsequent to October 1, 1909	2,982 41
Agents' balances representing business written prior to October 1, 1909	1,609 92
Total	**$36,761 03**

NON-LEDGER ASSETS

Interest due and accrued:		
Bonds	$80 83	
Other assets	385 75	
Total		$466 58
Market value of bonds and stocks over book value		450 00
Gross Assets		**$37,677 61**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	1,609 92
Total admitted Assets	**$36,067 69**

LIABILITIES

Losses and claims for losses:		
Unadjusted	$1,415 00	
Resisted	200 00	
Total		$1,615 00
Salaries and miscellaneous expenses		20 00
Reinsurance premiums		119 55
Total Liabilities		**$1,754 55**
Excess of Assets over Liabilities		**$34,313 14**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	3,884	$4,048,930
Written or renewed in 1909	2,454	2,343,567
Totals	6,338	$6,392,497
Deduct expirations and cancellations	2,299	2,228,495
In force December 31, 1909	4,039	$4,164,002
Deduct amount reinsured	.....	34,774
Net amount in force December 31, 1909	4,039	$4,129,228

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Towns of Greenville and Durham in Greene county; Westerlo and Rensselaerville in Albany county.

Counties into which the business has been extended: All of Greene county, Albany, Schoharie, Delaware, Columbus, Dutchess, Ulster and Orange.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $35,000 in Catskill.

In what cities is business written? Albany, Hudson, Kingston, Newburgh, Middletown, Poughkeepsie and Watervliet.

Does the association charge different rates on classified property? Yes.

Rates charged in each class: 75 per cent of stock rate except farm property.

For what term are policies written? Three years and less.

Amount of maximum risk written: $2,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bond required from each officer: Secretary-Treasurer, $10,000.

Officers through whom disbursements are made, and by whom checks are signed: Secretary-Treasurer.

Are the risks inspected? Part of them.

Total amount of premiums in force on December 31, 1909: $37,269.21.

WYOMING VALLEY FIRE INSURANCE COMPANY

WARSAW, N. Y.

[Organized February 24, 1892.]

A. N. PECKHAM, President W. W. SMALLWOOD, Secretary

INCOME

Gross premiums written	$25,118 63	
Deduct gross amount paid for return premiums	1,332 81	
Total premiums		$23,785 82
Interest on deposits in banks		262 83
From all other sources		84 11
Total Income		**$24,132 76**
Ledger Assets December 31, 1908		**13,237 90**
Total		**$37,370 66**

DISBURSEMENTS

Gross amount paid policyholders for losses	$20,139 99	
Deduct amount received for salvage	65 00	
Net amount paid policyholders for losses		$20,074 99
Commissions and brokerage		4,174 02
Salaries, fees and all other charges of officers, directors, trustees and home office employees		3,015 54
Rent		185 00
Postage, telegrams, telephone and express		150 09
Furniture and fixtures		925 00
Other disbursements		3,287 01
Total Disbursements		**$31,811 65**
Balance		**$5,559 01**

LEDGER ASSETS

Deposits in trust companies and banks *on interest*	$5,559 01
Agents' balances representing business written subsequent to October 1, 1909	1,687 88
Agents' balances representing business written prior to October 1, 1909	808 95
Assessments in course of collection	728 47
Furniture and fixtures	925 00
Other ledger assets	60 94
Total	**$9,770 25**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	$808 95	
Assessments in course of collection over sixty days due	728 47	
Total		$1,537 42
Total admitted Assets		**$8,232 83**

LIABILITIES

Losses and claims for losses:		
Adjusted and unpaid, due	$554 54	
Resisted	400 00	
Total		$954 54
Total Liabilities		**$954 54**
Excess of Assets over Liabilities		**$7,278 29**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	2,965	$5,791,950
Written or renewed in 1909	1,503	2,610,565
Totals	4,468	$8,402,515
Deduct expirations and cancellations	1,348	2,456,131
In force December 31, 1909	3,120	$5,946,384

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Wyoming.

Counties into which the business has been extended: Erie, Genesee, Livingston and Allegany.

Does association insure property in cities or villages? Villages.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $30,000 in Warsaw.

Does the association charge different rates on classified property? Yes.

Rates charged in each class: 15 per cent. to 20 per cent. below stock companies' rates.

For what term are policies written? Three years and less.

Amount of maximum risk written: $4,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $10,000 each.

Officers through whom disbursements are made, and by whom checks are signed: President and Secretary.

Are the risks inspected? Yes.

Date and rate per $100 of insurance for each assessment levied in addition to regular premiums: Before July 1, 1907, the company was run strictly upon the assessment plan and not upon advanced premium plan.

Advance Premium Associations

CLASS B

THE FOLLOWING FIVE ABSTRACTS OF THE ANNUAL STATEMENTS OF ADVANCE PREMIUM ASSOCIATIONS INCLUDE THOSE ASSOCIATIONS IN WHICH A PERCENTAGE OF THE ESTIMATED COST IS PAID IN ADVANCE AND AN ASSESSMENT OR ADDITIONAL PAYMENT MADE EACH YEAR.

BARON STEUBEN CO-OPERATIVE FIRE INSURANCE COMPANY

ITHACA, N. Y.

[Organized September 15, 1899; incorporated January 30, 1900.]

GEORGE M. BOYNTON, President — C. E. CHAPMAN, Secretary

INCOME			
Gross premiums written	$33,192 72		
Gross assessments levied on policyholders	13,740 57		
		$46,933 29	
Deduct gross amount paid for:			
Reinsurance	$4,579 96		
Return premiums	677 42		
		5,257 38	
Total premiums			$41,675 91
Interest on deposits in banks			301 25
From all other sources			155 74
Total Income			**$42,132 90**
Ledger Assets December 31, 1908			**24,018 09**
Total			**$66,150 99**
DISBURSEMENTS			
Gross amount paid policyholders for losses	$47,941 33		
Deduct amount received for reinsurance	4,874 89		
Net amount paid policyholders for losses			$43,066 44
Commissions and brokerage			6,751 27
Salaries, fees and all other charges of officers, directors, trustees and home office employees			2,866 38
Rent			234 17
Postage, telegrams, telephone and express			225 81
Furniture and fixtures			57 86
Inspections and surveys			335 62
Interest on borrowed money			50 00
Other disbursements			1,967 97
Total Disbursements			**$55,555 52**
Balance			**$10,595 47**
LEDGER ASSETS			
Deposits in trust companies and banks *not on interest*			$5,199 28
Deposits in trust companies and banks *on interest*			5,454 05
Agents' balances representing business written subsequent to October 1, 1909			2,616 22
Agents' balances representing business written prior to October 1, 1909			154 63
Assessments in course of collection			548 91
Total			**$13,973 09**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	$154 63	
Assessments in course of collection over sixty days due	548 91	
Total		$703 54
Total admitted Assets		**$13,269 55**

LIABILITIES

Losses and claims for losses:		
Adjusted and unpaid, due	$7,473 00	
Unadjusted	200 00	
Total		$7,673 00
Salaries and miscellaneous expenses		612 43
Total Liabilities		**$8,285 43**
Excess of Assets over Liabilities		**$4,984 12**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	7,702	$9,310,910
Written or renewed in 1909	4,074	4,531,446
Totals	11,776	$13,842,356
Deduct expirations and cancellations	3,776	4,243,166
In force December 31, 1909	8,000	$9,599,190
Deduct amount reinsured	.....	889,292
Net amount in force December 31, 1909	8,000	$8,709,898

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Steuben, Ontario, Tompkins, Seneca and Chemung.

Counties into which the business has been extended: Cortland, Broome, Allegany and Cattaraugus.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: Corning, $78,400.

In what cities is business written? All cities within the territory.

Kinds of property insured in each class: Farms, dwellings and business risks.

Does association charge different rates on classified property? Yes.

Rates charged in each class varies according to the hazard.

For what term are policies written? Three months to five years.

Amount of maximum risk written: $2,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bond required from each officer: Treasurer, $8,000.

Amount of bond required from agents varies.

Officers through whom disbursements are made, and by whom checks are signed: Treasurer.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $9,599,190.

THE CO-OPERATIVE FIRE INSURANCE COMPANY OF WYOMING AND GENESEE COUNTIES

DARIEN, N. Y.

[Organized February 22, 1892.]

R. C. CURTIS, President — F. M. ROGERS, Secretary

INCOME			
Gross premiums written	$2,210 12		
Gross assessments levied on policyholders	4,269 46		
		$6,479 58	
Deduct gross amount paid for return premiums		20 00	
Total premiums			$6,459 58
Total Income			**$6,459 58**
Ledger Assets December 31, 1908			303 19
Total			**$6,762 77**
DISBURSEMENTS			
Gross amount paid policyholders for losses			$5,284 31
Salaries, fees and all other charges of officers, directors, trustees and home office employees			494 36
Rent			30 00
Interest on borrowed money			133 16
Other disbursements			112 40
Total Disbursements			**$6,054 23**
Balance			**$708 54**
LEDGER ASSETS			
Cash in company's office			$215 00
Loans on personal security			545 00
Total			**$760 00**
LIABILITIES			
Losses and claims for losses adjusted and unpaid			$414 00
Interest due or accrued			65 00
Due and to become due for borrowed money			800 00
Total Liabilities			**$1,279 00**
Excess of Liabilities over Assets			**$519 00**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	1,063	$1,506,000
Written or renewed in 1909	438	579,300
Totals	1,501	$2,085,300
Deduct expirations and cancellations	278	348,100
In force December 31, 1909	1,223	$1,737,200
Deduct amount reinsured	2	2,000
Net amount in force December 31, 1909	1,221	$1,735,200

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Wyoming and Genesee.

Counties into which the business has been extended: Erie, Niagara and Orleans.

Does association insure property in cities or villages? Villages.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $1,000 in Batavia.

Kinds of property insured in each class: Farm property occupied by owner and that occupied by tenant.

For what term are policies written? One and three years.

Amount of maximum risk written: $5,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $5,000 each.

Officers through whom disbursements are made, and by whom checks are signed: Secretary and Treasurer.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $1,737,200.

THE LANCASTER MUTUAL FIRE INSURANCE COMPANY OF ERIE COUNTY, NEW YORK

LANCASTER, N. Y.

[Organized January 16, 1889; incorporated March 13, 1895.]

JOSEPH ADOLF, President — PETER P. ADOLF, Secretary

INCOME

Gross premiums written	$358 30	
Gross assessments levied on policyholders, 20% on notes	1,191 73	
Total premiums		$1,550 03
Interest on deposits in banks		604 25
Total Income		**$2,154 28**
Ledger Assets December 31, 1908		**16,108 76**
Total		**$18,263 04**

DISBURSEMENTS

Gross amount paid policyholders for losses	$740 00
Salaries, fees and all other charges of officers, directors, trustees and home office employees	240 60
Rent	5 00
Postage, telegrams, telephone and express	15 00
Inspections and surveys	17 00
Other disbursements	1,336 71
Total Disbursements	**$2,354 31**
Balance	**$15,908 73**

LEDGER ASSETS

Deposits in trust companies and banks *on interest*	$15,908 73
Excess of Assets over Liabilities	**$15,908 73**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	304	$256,935
Written or renewed in 1909	57	51,475
Totals	361	$308,410
Deduct expirations and cancellations	55	47,635
In force December 31, 1909	306	$260,775

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Erie.

Counties into which the business has been extended. Has not been extended.

Does association insure property in cities or villages? Both.

In what cities is business written? Buffalo.

Kinds of property insured in each class: Buildings and merchandise.

Does association charge different rates on classified property? Yes.

Rates charged in each class: Rates charged according to risk.

For what term are policies written? Five years.

Amount of maximum risk written: $2,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bond required from each officer: Secretary, $500; Treasurer, according to cash on hand.

Officers through whom disbursements are made, and by whom checks are signed: Board of Directors. Order on Treasurer signed by President and Secretary.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $260,775.

MONROE COUNTY CO-OPERATIVE FIRE INSURANCE COMPANY

ROCHESTER, N. Y.

[Organized September 23, 1895; incorporated October 3, 1895.]

FRANK P. VAN HOESEN, President — E. E. BOHACHEK, Secretary

INCOME		
Gross premiums written	$33,869 06	
Gross assessments levied on policyholders	4,595 50	
	$38,464 56	
Deduct gross amount paid for return premiums	995 81	
Total premiums		$37,468 75
Interest on deposits in banks	$969 08	
Interest from all other sources	223 88	
Total interest		1,192 96
Total Income		$38,661 71
Ledger Assets December 31, 1908		25,646 09
Total		$64,307 80
DISBURSEMENTS		
Gross amount paid policyholders for losses		$26,981 16
Commissions and brokerage		7,664 93
Salaries, fees and all other charges of officers, directors, trustees and home office employees		3,155 31
Rent		540 00
Postage, telegrams, telephone and express		682 30
Furniture and fixtures		65 00
Other disbursements		1,624 67
Total Disbursements		$40,713 37
Balance		$23,594 43
LEDGER ASSETS		
Cash in company's office		$265 15
Deposits in trust companies and banks *on interest*		23,048 35
Agents' balances representing business written subsequent to October 1, 1909		4,545 97
Agents' balances representing business written prior to October 1, 1909		396 71
Assessments in course of collection		280 93
Total		$28,537 11
NON-LEDGER ASSETS		
Interest due and accrued: Other assets		101 16
Gross Assets		$28,638 27

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	$396 71	
Assessments in course of collection over sixty days due	254 20	
Total		$650 91
Total admitted Assets		**$27,987 36**

LIABILITIES

Losses and claims for losses:		
Adjusted and unpaid, not due	$1,500 00	
Unadjusted	69 42	
Total		$1,569 42
Total Liabilities		**$1,569 42**
Excess of Assets over Liabilities		**$26,417 94**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	6,842	$10,165,02[illegible]
Written or renewed in 1909	3,456	3,886,88[illegible]
Totals	10,298	$14,051,9[illegible]
Deduct expirations and cancellations	3,618	3,698,34[illegible]
In force December 31, 1909	6,680	$10,353,5[illegible]

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Monroe.

Counties into which the business has been extended: Genesee, Wayne, Cayuga, Onondaga, Ontario, Livingston, Steuben, Erie and Orleans.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $12,000 in Buffalo.

In what cities is business written? Rochester, Syracuse, Buffalo, Corning, Hornell, Auburn and Geneva.

Kinds of property insured in each class: Farm buildings, schools and churches, residential, mercantile, hotels and miscellaneous.

Does association charge different rates on classified property? Yes.

Rates charged in each class varies according to hazard.

For what term are policies written? Three months to three years.

Amount of maximum risk written: $2,500.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $2,500; from agents, $250 to $500.

Officers through whom disbursements are made, and by whom checks are signed: Secretary, Treasurer and one member of Executive Committee.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $16,228.80.

TOMPKINS COUNTY CO-OPERATIVE FIRE INSURANCE COMPANY

ITHACA, N. Y.

[Organized March 21, 1887; incorporated April 7, 1887.]

R. G. H. SPEED, President — W. V. PERSONIUS, Secretary

INCOME			
Gross guarantee and entrance fees collected	$162,126 50		
Gross assessments levied on policyholders	50,299 63		
		$212,426 13	
Deduct gross amount paid for:			
Reinsurance	$9,620 35		
Return premiums	2,295 65		
		11,916 00	
Total premiums			$200,510 13
Interest on bonds and dividends on stocks		$1,650 00	
Interest on deposits in banks		968 30	
Total interest			2,618 30
Total Income			**$203,128 43**
Ledger Assets December 31, 1908			**102,358 10**
Total			**$305,486 53**

DISBURSEMENTS			
Gross amount paid policyholders for losses		$195,347 06	
Deduct amount received for:			
Salvage	$866 66		
Reinsurance	13,508 39		
		$14,375 05	
Net amount paid policyholders for losses			$180,972 01
Commissions and brokerage			38,429 52
Salaries, fees and all other charges of officers, directors, trustees and home office employees			10,803 88
Rent			875 83
Postage, telegrams, telephone and express			1,105 55
Other disbursements			4,966 22
Total Disbursements			**$237,153 01**
Balance			**$68,333 52**

LEDGER ASSETS

Book value of bonds	$35,000 00
Cash in company's office	1,392 48
Deposits in trust companies and banks *on interest*	31,941 04
Agents' balances representing business written subsequent to October 1, 1909	11,514 37
Agents' balances representing business written prior to October 1, 1909	2,216 00
Assessments in course of collection	1,269 63
Total	**$83,333 52**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	$2,216 00	
Assessments in course of collection over sixty days due	1,269 63	
Total		3,485 63
Total admitted Assets		**$79,847 89**

LIABILITIES

Losses and claims for losses:		
Adjusted and unpaid, not due	$28,080 85	
Unadjusted	50 00	
Resisted	1,900 00	
Total		$30,030 85
Total Liabilities		**$30,030 85**
Excess of Assets over Liabilities		**$49,817 04**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	30,341	$41,409,768
Written or renewed in 1909	16,200	21,052,369
Totals	46,541	$62,462,137
Deduct expirations and cancellations	14,748	18,578,738
In force December 31, 1909	31,793	$43,883,399
Deduct amount reinsured	.....	2,028,124
Net amount in force December 31, 1909	31,793	$41,855,275

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Tompkins.

Counties into which the business has been extended: Cortland, Cayuga, Seneca, Broome, Onondaga, Madison, Oneida, Ontario, Monroe, Wayne, Chemung, Steuben, Genesee, Livingston, Allegany, Cattaraugus, Erie, Tioga, Schuyler, Yates, Chautauqua, Wyoming, Niagara, Orleans, Oswego and Chenango.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $152,375 in Ithaca.

In what cities is business written? All cities in the territory.

For what term are policies written? Three months to five years.

Amount of maximum risk written: $5,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bond required from each officer: President and Treasurer, $50,000 each.

Amount of bonds required from agents: $300 to $1,000.

Officers through whom disbursements are made, and by whom checks are signed: Treasurer.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $43,883,399.00.

Advance Premium Associations

CLASS C

THE FOLLOWING SIX ABSTRACTS OF THE ANNUAL STATEMENTS OF ADVANCE PREMIUM ASSOCIATIONS INCLUDE THOSE ASSOCIATIONS IN WHICH AN ADVANCE PREMIUM IS CHARGED WHICH IS NOT ESTIMATED TO COVER THE COST OF THE INSURANCE, BUT IN WHICH THE POLICYHOLDERS ARE ASSESSED AT VARIOUS INTERVALS AS THE LOSSES MAY REQUIRE.

AUBURN MUTUAL FIRE INSURANCE COMPANY OF CAYUGA COUNTY

AUBURN, N. Y.

[Organized May 21, 1906; incorporated August 4, 1906.]

JOHN L. ALNUTT, President — W. L. GLANVILLE, Secretary

INCOME			
Gross premiums written		$735 80	
Deduct gross amount paid for:			
Reinsurance	$16 82		
Return premiums	75 79		
		92 61	
Total premiums			$643 19
Interest on deposits in banks			19 40
Total Income			**$662 59**
Ledger Assets December 31, 1908			**828 64**
Total			**$1,491 23**
DISBURSEMENTS			
Gross amount paid policyholders for losses			$358 54
Commissions and brokerage			215 23
Salaries, fees and all other charges of officers, directors, trustees and home office employees			195 76
Rent			12 00
Postage, telegrams, telephone and express			7 60
Other disbursements			22 70
Total Disbursements			**$811 83**
Balance			**$679 40**
LEDGER ASSETS			
Cash in company's office			$2 73
Deposits in trust companies and banks *not on interest*			18 41
Deposits in trust companies and banks *on interest*			600 00
Agents' balances representing business written subsequent to October 1, 1909			22 98
Agents' balances representing business written prior to October 1, 1909			15 88
Total			**$660 00**
NON-LEDGER ASSETS			
Interest due and accrued: Other assets			19 40
Gross Assets			**$679 40**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	$15 88
Total admitted Assets	**$663 52**

LIABILITIES

Return premiums	$384 60
Total Liabilities	**$384,60**
Excess of Assets over Liabilities	**$278 92**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	301	$333, 857
Written or renewed in 1909	117	103, 850
Totals	418	$437, 707
Deduct expirations and cancellations	131	139, 134
In force December 31, 1909	287	$298. 573
Deduct amount reinsured	.....	16, 050
Net amount in force December 31, 1909	287	$282, 523

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Cayuga.

Counties into which the business has been extended. Has not been extended.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $50,000 in Auburn.

In what cities is business written? Auburn.

Kinds of property insured in each class: Residential and business property.

Does association charge different rates on classified property? Yes.

Rates charged in each class: Residential property under protection 60% of Board rates and business property 75%.

For what term are policies written? One and three years.

Amount of maximum risk written: $3,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $500 each.

Officers through whom disbursements are made, and by whom checks are signed: Executive Committee. Checks are signed by Treasurer and countersigned by Secretary.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $1,569.28.

CENTRAL CITY CO-OPERATIVE FIRE INSURANCE COMPANY OF ONONDAGA COUNTY

SYRACUSE, N. Y.

[Organized July 25, 1900.]

MYRON C. DARROW, President — IRVINE J. CHAPMAN, Secretary

INCOME

Gross premium written	$934 76		
Gross assessments levied on policyholders	1,277 06		
		$2,211 82	
Deduct cancelled unpaid premiums		111 85	
Total premiums			$2,099 97
Interest on deposits in banks			6 00
Total Income			**$2,105 97**
Ledger Assets December 31, 1908			**585 14**
Total			**$2,691 11**

DISBURSEMENTS

Gross amount paid policyholders for losses	$1,049 52
Policy or survey fees retained by agents	300 04
Salaries, fees and all other charges of officers, directors, trustees and home office employees	125 12
Rent	60 00
Other disbursements	406 36
Total Disbursements	**$1,941 04**
Balance	**$750 07**

LEDGER ASSETS

Cash in company's office	$95 68
Deposits in trust companies and banks *on interest*	318 69
Agents' balances representing business written subsequent to October 1, 1909	68 94
Agents' balances representing business written prior to October 1, 1909	134 79
Assessments in course of collection	117 44
Furniture and fixtures	92 45
Total	**$827 99**

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	$134 79	
Assessments in course of collection over sixty days due	117 44	
Total		$252 23
Total admitted Assets		**$575 76**

LIABILITIES

Salaries and miscellaneous expenses	$77 92
Total Liabilities	**$77 92**
Excess of Assets over Liabilities	**$497 84**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	993	$1,272,493
Written or renewed in 1909	235	291,505
Totals	1,228	$1,563,998
Deduct expirations and cancellations	324	371,255
In force December 31, 1909	904	$1,192,743

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Onondaga and Cayuga.

Counties into which the business has been extended: Madison.

Does association insure property in cities or villages? Both.

In what cities is business written? Auburn, Syracuse and Oneida.

Kinds of property in each class: Brick houses, frame houses occupied by owner, and frame houses occupied by tenant.

Does association charge different rates on classified property? Yes.

Rates charged in each class: 80c. and 90c. and $1 guarantee fee and entrance fee of $2.25.

For what term are policies written? Three years.

Amount of maximum risk written: $2,000.

Does association use the Standard Fire Insurance Policy of the State of New York? No.

Amount of bond required from each officer: Treasurer, $1,000.

Officers through whom disbursements are made, and by whom checks are signed: President and Treasurer.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $3,568.58.

DWELLING-HOUSE CO-OPERATIVE FIRE INSURANCE COMPANY OF CAYUGA COUNTY

AUBURN, N. Y.

[Organized May 6, 1902; incorporated May 14, 1902.]

JOHN L. ALNUTT, President — W. L. GLANVILLE, Secretary

INCOME		
Gross premiums written	$500 35	
Deduct gross amount paid for return premiums	24 68	
Total premiums		$475 67
Total Income		**$475 67**
Ledger Assets December 31, 1908		**343 29**
Total		**$818 96**
DISBURSEMENTS		
Gross amount paid policyholders for losses		$32 70
Commissions and brokerage		206 14
Salaries, fees and all other charges of officers, directors, trustees, and home office employees		120 17
Rent		12 00
Postage, telegrams, telephone and express		7 85
Total Disbursements		**$378 86**
Balance		**$440 10**
LEDGER ASSETS		
Cash in company's office		$21 43
Deposits in trust companies and banks *not on account*		274 83
Agents' balances representing business written subsequent to October 1, 1909		29 07
Agents' balances representing business written prior to October 1, 1909		14 77
Furniture and fixtures		100 00
Total		**$440 10**
DEDUCT ASSETS NOT ADMITTED		
Agents' balances representing business written prior to October 1, 1909		14 77
Total admitted Assets		**$425 33**
LIABILITIES		
Return premiums		$259 70
Total Liabilities		**$259 70**
Excess of Assets over Liabilities		**$165 63**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	320	$386,252
Written or renewed in 1909	139	162,475
Totals	459	$548,727
Deduct expirations and cancellations	100	121,728
In force December 31, 1909	359	$426,999

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Cayuga, Onondaga, Cortland, Madison and Tompkins.

Counties into which the business has been extended: Has not been extended.

Does association insure property in cities or villages? Both.

In what cities is business written? Auburn and Syracuse.

Kinds of property insured in each class: Brick and frame houses occupied by owner; houses occupied by tenants.

Does association charge different rates on classified property? Yes.

Rates charged in each class: 60, 70 and 80.

For what term are policies written? Three years.

Amount of maximum risk written: $2,000.

Does association use the Standard Fire Insurance Policy of the State of New York? No.

Officers through whom disbursements are made, and by whom checks are signed: Executive Committee. Checks are signed by Treasurer and countersigned by the Secretary.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $1,234.35.

Date and rate per $100 of insurance for each assessment levied in addition to regular premiums: 1904, 77 cents, 90 cents and $1.03 on the first, second and third classes respectively.

THE DWELLING INSURANCE ASSOCIATION OF CENTRAL NEW YORK

UTICA, N. Y.

[Organized September 30, 1895; incorporated December 29, 1895.]

W. H. FOWLER, Jr. President — GILES A. GEER, Secretary

INCOME			
Gross premiums written		$3,288 09	
Deduct gross amount paid for:			
Reinsurance	$1,174 90		
Return premiums	12 73		
		1,187 63	
Total premiums			$2,100 46
Interest on deposits in banks			134 31
From all other sources			910 22
Total Income			$3,144 99
Ledger Assets December 31, 1908			2,973 67
Total			$6,118 66
DISBURSEMENTS			
Gross amount paid policyholders for losses			$67 96
Commissions and brokerage			414 20
Policy or survey fees retained by agents			49 12
Salaries, fees and all other charges of officers, directors, trustees and home office employees			60 75
Rent			2 00
Postage, telegrams, telephone and express			13 50
Furniture and fixtures			34 25
Other disbursements			619 43
Total Disbursements			$1,261 21
Balance			$4,857 45
LEDGER ASSETS			
Deposits in trust companies and banks *not on interest*			$718 33
Deposits in trust companies and banks *on interest*			4,139 12
Total			$4,857 45
NON-LEDGER ASSETS			
Interest due and accrued			118 52
Total Assets			$4,975 97
Excess of Assets over Liabilities			$4,975 97

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	402	$560,620
Written or renewed in 1909	22	30,960
Totals	424	$591,580
Deduct expirations and cancellations	26	32,650
In force December 31, 1909	398	$558,930
Deduct amount reinsured	300	434,012
Net amount in force December 31, 1909	98	$124,918

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Oneida, Madison, Herkimer and Otsego.

Counties into which the business has been extended: Has not been extended.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $6,500 in Oriskany Falls.

In what cities is business written? Utica, Rome, Oneida and Little Falls.

Kinds of property insured in each class: Dwelling house and business risks.

Does association charge different rates on classified property? Yes.

Rates charged in each class: 60 per cent. of board rate.

For what term are policies written? One and five years.

Amount of maximum risks written: $3,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $5,894.82.

THE LIVINGSTON COUNTY MUTUAL FIRE INSURANCE COMPANY

LIVONIA CENTER, N. Y.

[Organized April 17, 1877; incorporated February 21, 1881.]

F. M. DAVIS, President — L. H. BEECHER, Secretary

INCOME

Gross premiums written	$9,505 60		
Gross assessments levied on policyholders	6,734 50		
		$16,240 10	
Return premiums		207 76	
Total premiums			$16,032 34
Policy or survey fees			844 00
Total Income			$16,876 34
Ledger Assets December 31, 1908			1,780 30
Total			$18,656 64

DISBURSEMENTS

Gross amount paid policyholders for losses	$6,621 87
Commissions and brokerage	326 00
Policy or survey fees retained by agents	895 00
Salaries, fees and all other charges of officers, directors, trustees and home office employees	1,064 43
Postage, telegrams, telephone and express	126 77
Interest on borrowed money	7 70
Other disbursements	2,252 45
Total Disbursements	$11,294 22
Balance	$7,362 42

LEDGER ASSETS

Cash in company's office	$599 82
Deposits in trust companies and banks *not on interest*	4,341 82
Agents' balances representing business written subsequent to October 1, 1909	1,382 62
Agents' balances representing business written prior to October 1, 1909	1,029 45
Assessments in course of collection	8 71
Total	$7,362 42

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1909	$1,029 45	
Assessments in course of collection over sixty days due	8 71	
Total		$1,038 16
Total admitted Assets		**$6,324 26**

LIABILITIES

Salaries and miscellaneous expenses	$1,588 93
Return premiums	25 42
Total Liabilities	**$1,614 35**
Excess of Assets over Liabilities	**$4,709 91**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	2,572	$4,489,667
Written or renewed in 1909	844	1,508,864
Totals	3,416	$5,998,531
Deduct expirations and cancellations	937	1,503,688
In force December 31, 1909	2,479	$4,494,843

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Livingston.

Counties into which the business has been extended: Has not been extended.

Does association insure property in cities or villages? Villages.

For what term are policies written? One to three years.

Amount of maximum risk written: $3,000.

Does association use the Standard Fire Insurance Policy of the State of New York? No.

Amount of bond required from each officer: Secretary, $5,000; Treasurer, $500.

Amount of bonds required from directors: $500; from agents, $500.

Officers through whom disbursements are made, and by whom checks are signed: Secretary.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $4,494,843.

Date and rate per $100 of insurance for each assessment levied in addition to regular premiums: October, 23, 1889, 15 cents; 1890. 25 cents; January 30, 1892, 32 cents; January 1, 1895, 25 cents; January 20, 1909, 15 cents.

THE MERCHANTS' CO-OPERATIVE FIRE INSURANCE ASSOCIATION OF CENTRAL NEW YORK

UTICA, N. Y.

[Organized August 16, 1894; incorporated September 17, 1894.]

C. H. PHISTER, President — GILES A. GEER, Secretary

INCOME

Gross premiums written	$10,977 13	
Deduct gross amount paid for return premiums	13 12	
Total premiums		$10,964 01
Interest on deposits in banks		90
From all other sources		14 40
Total Income		**$10,979 31**
Ledger Assets December 31, 1908		**394 71**
Total		**$11,374 02**

DISBURSEMENTS

Gross amount paid policyholders for losses	$1,016 67
Commissions and brokerage	1,370 84
Policy or survey fees retained by agents	74 33
Salaries, fees and all other charges of officers, directors, trustees and home office employees	233 72
Rent	4 00
Postage, telegrams, telephone and express	21 66
Furniture and fixtures	34 25
Other disbursements	2,615 08
Total Disbursements	**$5,370 55**
Balance	**$6,003 47**

LEDGER ASSETS

Cash in company's office	$87 50
Deposits in trust companies and banks *not on interest*	1,888 77
Deposits in trust companies and banks *on interest*	4,027 20
Total	**$6,003 47**

NON-LEDGER ASSETS

Interest due and accrued on other assets	97 97
Total Assets	**$6,101 44**

LIABILITIES

Salaries and miscellaneous expenses	$581 86
Return premiums	9 51
Total Liabilities	**$591 37**
Excess of Assets over Liabilities	**$5,510 07**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	670	$964,416
Written or renewed in 1909	19	29,730
Totals	689	$994,146
Deduct expirations and cancellations	17	20,200
In force December 31, 1909	672	$973,946

GENERAL INTERROGATORIES

County or counties in which association was originally authorized to transact business: Oneida, Madison and Lewis.

Counties into which the business has been extended: Herkimer, Otsego and Jefferson.

Does association insure property in cities or villages? Both.

Largest total amount insured in the business section of any one city or village, giving name of village or city: $14,400 in Utica.

In what cities is business written? Utica, Rome, Oneida, Little Falls and Middletown.

Rates charged in each class: Rates vary according to hazard.

For what term are policies written? One year.

Amount of maximum risk written: $4,000.

Does association use the Standard Fire Insurance Policy of the State of New York? Yes.

Amount of bond required from each officer: Treasurer, $3,000.

Officers through whom disbursements are made, and by whom checks are signed: Executive Committee; checks are signed by Treasurer, attested by Secretary.

Are the risks inspected? Yes.

Total amount of premiums in force on December 31, 1909: $11,569.28.

Date and rate per $100 of insurance for each assessment levied in addition to regular premiums: November 20, 1895, 80 per cent.; March 9, 1897, 50 per cent.; January 29, 1898, 70 per cent.

Grange Associations

THE FOLLOWING TWENTY ABSTRACTS OF THE ANNUAL STATEMENTS OF GRANGE ASSOCIATIONS INCLUDE ASSOCIATIONS ORGANIZED BY MEMBERS OF THE TOWN OR COUNTY GRANGES AND WHOSE PRESENT POLICYHOLDERS ARE ALL MEMBERS OF THE GRANGE.

CATTARAUGUS COUNTY PATRONS' MUTUAL FIRE RELIEF ASSOCIATION

CONEWANGO, N. Y.

[Organized January, 1897; incorporated January 29, 1897; commenced business March 15, 1897.]

D. F. REEVES, President — CHARLES C. MASON, Secretary

INCOME

Policy fees	$239 50	
Assessments other than paid in advance	6,950 10	
Amount of any other receipts, temporary loan	1,200 00	
Total Income		**$8,389 60**

DISBURSEMENTS

Amount of losses paid	$4,968 56	
Officers' salaries	350 00	
Directors' fees and expenses at 20 cents per hour	326 70	
Office expenses, clerk hire, etc.	82 34	
Payment of borrowed money and interest	2,334 49	
Total Disbursements		**8,062 09**
Balance December 31, 1909		**$327 51**
Balance shown above consists of cash in bank		$327 51
Amount of uncollected premiums or assessments December 31, 1909		109 91

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	953	$2,032,397
Written or renewed in 1909	243	535,200
Totals	1,196	$2,567,597
Deduct expirations and cancellations	187	380,277
In force December 31, 1909	1,009	$2,187,320

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Cattaraugus county.

Towns or counties into which its business has been extended: Allegany.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $200.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary, $2,000; Treasurer, $3,000.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? To pay losses and expenses for current year.

How are agents and directors paid? Twenty cents an hour for actual time spent.

Amount of policy fees paid by policyholders: $1

CHAUTAUQUA COUNTY PATRONS' FIRE RELIEF ASSOCIATION

STEDMAN, N. Y.

[Organized August 24, 1877; commenced business January 18, 1878.]

E. F. LAKE, President — JARED HEWES, Secretary

INCOME

Advance premiums or assessments	$3,506 11
Policy fees	1,226 00
Assessments other than paid in advance	17,157 05
Total Income	**$21,889 16**
Balance on hand December 31, 1908	**699 31**
Total	**$22,588 47**

DISBURSEMENTS

Amount of losses paid	$13,802 67	
Officers' salaries	675 00	
Directors' fees	2,131 18	
Office expenses, clerk hire, etc	362 83	
Return premium	307 43	
Total Disbursements		**17,279 11**
Balance December 31, 1909		**$5,309 36**
Balance shown above consists of cash in bank		**$5,309 36**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	4,514	$8,887,047
Written or renewed in 1909	1,226	2,503,290
Totals	5,740	$11,390,337
Deduct expirations and cancellations	1,036	1,944,101
In force December 31, 1909	4,704	$9,446,236

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Chautauqua county.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: One-sixth to one-ninth of one per cent.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $7,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary, $20,000; Treasurer, $5,000.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? To pay losses and expenses for current year.

Amount of percentage of premium or assessment paid at issuance of policy: One-sixth to one-ninth of one per cent. of amount insured.

Amount of policy fees paid by policyholders: One dollar.

THE CLINTON COUNTY, NEW YORK PATRONS' FIRE ASSOCIATION

WADHAMS, N. Y.

[Organized January 16, 1903; incorporated April 30, 1903; commenced business May 1, 1903.]

H. C. HAYFORD, President — R. W. EGGLESTON, Secretary

INCOME

Advance premiums or assessments	$3,257 38
Assessments other than paid in advance	3,794 05
Total Income	**$7,051 43**
Balance on hand December 31, 1908	**1,382 85**
Total	**$8,434 28**

DISBURSEMENTS

Amount of losses paid	$2,168 20	
Expense of adjustment and settlement of losses.	53 75	
Officers' salaries	797 50	
Directors' fees	223 67	
Office expenses, clerk hire, etc	153 53	
Return premiums, rebate and overpaid premiums	30 89	
Temporary loan	1,700 00	
All other expenses	212 57	
Total Disbursements		**5,340 11**
Balance December 31, 1909		**$3,094 17**
Balance shown above consists of cash in bank		$3,094 17

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	1,590	$3,028,944
Written or renewed in 1909	670	1,302,968
Totals	2,260	$4,331,912
Deduct expirations and cancellations	538	1,050,267
In force December 31, 1909	1,722	$3,281,645

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Clinton county.

Towns or counties into which business has been extended: Essex county.

Premium or assessment rates for each separate classification of property: No classification.

Term for which policies are written: Three years.

Amount of risk written subject to one fire: $4,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $5,000 each.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous and an estimated excess of $1,000.

How are agents and directors paid? Policy fee.

Policy fees, $1.

Amount of percentage of premium or assessment paid at issuance of policy: One-fourth of one per cent.

Amount of policy fee paid by policyholder: $1.

CORTLAND COUNTY, N. Y., PATRONS FIRE RELIEF ASSOCIATION

CORTLAND, N. Y.

[Organized December 13, 1881; incorporated March 26, 1883; commenced business January 2, 1882.]

F. J. COLLIER, President — N. F. WEBB, Secretary

INCOME

Advance premiums or assessments		$724 58
Assessments other than paid in advance		2,840 25
Total Income		**$3,564 83**
Balance on hand December 31, 1908		**541 26**
Total		**$4,106 09**

DISBURSEMENTS

Amount of losses paid	$3,055 00	
Expense of adjustment and settlement of losses.	74 00	
Officers' salaries	303 07	
Directors' fees	180 68	
Office expenses, clerk hire, etc	84 06	
Return premiums	2 89	
All other expenses	96 57	
Total Disbursements		**3,796 27**
Balance December 31, 1909		**$309 82**
Balance shown above consists of cash in bank		$309 82
Amount of uncollected premiums or assessments December 31, 1909		$1 50
Amount of unpaid losses December 31, 1909		$989 15

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	1,237	$2,734,275
Written or renewed in 1909	306	698,830
Totals	1,543	$3,433,105
Deduct expirations and cancellations	237	561,309
In force December 31, 1909	1,306	$2,871,796

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Cortland county.

Towns or counties into which its business has been extended: Cayuga county.

Largest total amount insured in the business section of any one city or village: $2,600; Cortland.

Premium or assessment rates for each separate classification of property: One-tenth of one per cent for Class 1, and one-eighth of one per cent for Class 2.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $7,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: President, $700; Secretary and Treasurer, $10,000 each.

Amount of bonds required from directors, $500 to $700; from agents, $500 to $700.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

Amount of percentage of premium or assessment paid at issuance of policy: One-tenth of one per cent of premium Class 1, and one-eighth of one per cent. Class 2.

Amount of policy fee paid by policyholder: $1.

DUTCHESS & COLUMBIA PATRONS FIRE RELIEF ASSOCIATION

BANGALL, N. Y.

[Organized January 12, 1898; incorporated December 8, 1897; commenced business January 12, 1898.]

E. J. PRESTON, President — EDWIN KNICKERBOCKER, Secretary

INCOME

Advance premiums or assessments	$1,622 65
Policy fees	638 00
Assessments other than paid in advance	13,605 64
Amount of any other receipts	30 00
Total Income	**$15,896 29**
Balance on hand December 31, 1908	**1,929 81**
Total	**$17,826 10**

DISBURSEMENTS

Amount of losses paid	$13,507 59	
Expense of adjustment and settlement of losses.	168 84	
Officers' salaries	695 40	
Directors' fees	274 28	
Commissions to agents or directors, including policy fees	638 00	
Return premiums	25 48	
All other expenses	492 74	
Total Disbursements		**15,802 33**
Balance December 31, 1909		**$2,023 77**
Balance shown above consists of cash in bank		$2,023 77
Amount of uncollected premiums or assessments December 31, 1909		$249 58
Amount of unpaid losses December 31, 1909		$2,994 25

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	2,701	$6,705,750
Written or renewed in 1909	638	1,628,605
Totals	3,339	$8,334,355
Deduct expirations and cancellations	586	1,491,665
Net amount in force December 31, 1909	2,753	$6,842,690

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Dutchess and Columbia counties.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $5,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary and Treasurer $5,000 each.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? Expenses for adjusting losses and attending annual meeting, also by commission, percentage of assessments collected and policy fees.

Amount of commission: $200; percentage of assessments collected, one per cent.; policy fees, $1.

Amount of policy fee paid by policyholder: $1 per $1,000 for five years and $1 survey fee.

FIRE RELIEF ASSOCIATION OF OSWEGO COUNTY

HANNIBAL, N. Y.

[Organized March 20, 1878; incorporated September 12, 1882.]

W. D. WEEDEN, President — P. A. WELLING, Secretary

INCOME

Advance premiums or assessments	$2,226 82
Assessments other than paid in advance	10,369 64
Temporary loan	1,000 00
Total Income	**$13,596 46**
Balance on hand December 31, 1908	**1,571 12**
Total	**$15,167 58**

DISBURSEMENTS

Amount of losses paid	$10,553 08	
Expense of adjustment and settlement of losses.	254 00	
Officers' salaries	275 00	
Directors' expenses	183 49	
Office expenses, clerk hire, etc	213 11	
Return premiums	75 23	
Temporary loan	1,000 00	
All other expenses	12 00	
Total Disbursements		**12,565 91**
Balance December 31, 1909		**$2,601 67**

Balance shown above consists of cash in bank	$2,601 67
Amount of uncollected premiums or assessments December 31, 1909	100 00
Amount of unpaid losses December 31, 1909	400 00

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	2,987	$4,955,090
Written or renewed in 1909	1,267	2,226,820
Totals	4,254	$7,181,910
Deduct expirations and cancellations	1,108	1,987,155
In force December 31, 1909	3,146	$5,194,755

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Oswego and Oneida counties.

Towns or counties into which its business has been extended: Cayuga county.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Three years.

Amount of risk written subject to one fire: $5,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: No bonds required.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: Two.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous.

How are directors paid? Commission and policy fees.

Amount of commission: $150 on new policies, $1 on renewal policies; policy fees, $1.50 on new policies, $1 on renewal policies.

Amount of percentage of premium or assessment paid at issuance of policy: Ten cents on $100.

Amount of policy fee paid by policyholder: $1.50 on new policies, $1 on renewal policies.

THE FIRE RELIEF ASSOCIATION OF WAYNE COUNTY

LYONS, N. Y.

[Organized February 8, 1878; incorporated August 9, 1882; commenced business February 8, 1878.]

ALBERT YEOMANS, President — A. F. SHELDON, Secretary

INCOME

Policy fees	$2,232 81
Assessments other than paid in advance	17,786 91
Interest	254 67
Total Income	**$20,274 39**
Balance on hand December 31, 1908	**12,298 07**
Total	**$32,572 46**

DISBURSEMENTS

Amount of losses paid	$17,096 06	
Officers' salaries	550 00	
Office expenses, clerk hire, etc	94 86	
Commissions to agents or directors, including policy fees	965 40	
Total Disbursements		**18,706 32**
Balance December 31, 1909		**$13,866 14**
Balance shown above consists of cash in bank		$13,866 14
Amount of uncollected premiums or assessments December 31, 1909		$242 07

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	3,721	$8,253,437
Written or renewed in 1909	240	2,085,300
Totals	3,961	$10,338,737
Deduct expirations and cancellations	134	378,810
In force December 31, 1909	3,827	$9,959,927
Deduct amount reinsured	.....	1,194,100
Net amount in force December 31, 1909	3,827	$8,765,827

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Wayne, Cayuga, Seneca, Ontario and Monroe counties.

Towns or counties into which its business has been extended: Has not been extended.

Largest total amount insured in the business section of any one city or village: $2,000; Lyons.

Premium or assessment rates for each separate classification of property: One-tenth of one per cent. first class; one-eighth of one per cent. second class.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $5,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary, $5,000; Treasurer, $10,000.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Following year.

How are agents and directors paid? Percentage of assessments collected.

Percentage of assessments collected: One-half of one per cent.

Amount of percentage of premium or assessment paid at issuance of policy: One-tenth of one per cent on first class and one-eighth of one per cent on second class.

Amount of policy fee paid by policyholders: $1.

GENESEE COUNTY PATRONS FIRE RELIEF ASSOCIATION

BATAVIA, N. Y.

[Organized May 3, 1877; commenced business May 17, 1877.]

J. O. GREENE, President. D. H. PIERSON, Secretary

INCOME

Advance premiums or assessments	$3,589 67
Assessments other than paid in advance	8,776 26
Total Income	**$12,365 93**
Balance on hand December 31, 1908	**1,415 91**
Total	**$13,781 84**

DISBURSEMENTS

Amount of losses paid	$7,580 69	
Officers' salaries	512 50	
Directors' and agents' fees	126 88	
Commissions to agents or directors, including policy fees	539 00	
Return premiums	475 54	
All other expenses	439 15	
Total Disbursements		9,673 76
Balance December 31, 1909		**$4,108 08**

Balance shown above consists of:

Cash in bank	$2,940 35	
Cash in office and in hands of agents	1,167 73	
Total		$4,108 08

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	1,712	$3,900,082
Written or renewed in 1909	539	1,433,358
Totals	2,251	$5,333,440
Deduct expirations and cancellations	373	829,992
In force December 31, 1909	1,878	$4,503,448

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Genesee county.

Towns or counties into which its business has been extended: Monroe, Orleans, Wyoming and Erie counties.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Five years.

Amount or risk written subject to one fire: $7,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: No bonds required.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous and an excess of $1,000.

How are agents and directors paid? $1 for each survey and application.

Amount of percentage of premium or assessment paid at issuance of policy: 25 cents on each $100 of insurance.

JEFFERSON PATRONS FIRE RELIEF ASSOCIATION

WATERTOWN, N. Y.

[Organized May 29, 1877; incorporated August 1, 1882; commenced business August 21, 1877.]

IRA SHARP, President — W. H. VARY, Secretary

INCOME

Advance premiums or assessments	$7,985 94
Policy fees	1,376 00
Assessments other than paid in advance	14,057 53
Amount of any other receipts, rent	12 50
Total Income	**$23,431 97**
Balance on hand December 31, 1908	**15,308 83**
Total	**$38,740 80**

DISBURSEMENTS

Amount of losses paid	$15,945 62	
Expense of adjustment and settlement of losses	177 88	
Officers' salaries	2,450 00	
Directors' feees for policy	1,376 00	
Office expenses, clerk hire, postage, printing, etc.	577 32	
Commissions to agents or directors, including policy fees and mileage	1,101 94	
Return premiums	11 41	
All other expenses	87 21	
Total Disbursements		**21,727 38**
Balance December 31, 1909		**$17,013 42**

Balance shown above consists of cash in bank	$17,013 42
Amount of uncollected premiums or assessments December 31, 1909	1,561 75

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	6,658	$14,108,992
Written or renewed in 1909	1,376	3,113,305
Totals	8,034	$17,222,297
Deduct expirations and cancellations	1,270	2,558,195
In force December 31, 1909	6,764	$14,664,102

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Jefferson and Lewis counties.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: 3-10 of 1% and 1-5 of 1%.

Terms for which policies are written: Five years.

Amount or risk written subject to one fire: $2,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary, $5,000; Treasurer, $20,000.

Amount of bonds required from directors: $500; from agents: $500.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? To pay losses and expenses for current year.

How are agents and directors paid? Percentage of assessments collected and policy fees; percentage of assessments collected, 1% and 5%; policy fees, $1.50.

Amount of policy fee paid by policyholder: $1.

MONROE COUNTY PATRONS' FIRE RELIEF ASSOCIATION

HONEOYE FALLS, N. Y.

[Organized April 21, 1877; incorporated January 10, 1880; commenced business May 10, 1877.]

J. E. MINER, President — R. C. PARRISH, Secretary

INCOME

Advance premiums or assessments	$10,473 93
Interest	81 46
Total Income	**$10,555 39**
Balance on hand December 31, 1908	**5,543 58**
Total	**$16,098 97**

DISBURSEMENTS

Amount of losses paid	$13,456 53	
Expense of adjustment and settlement of losses	74 00	
Officers' salaries	545 99	
Office expenses, clerk hire, etc	123 68	
All other expenses	740 53	
Total Disbursements		**14,940 73**
Balance December 31, 1909		**$1,158 24**
Balance shown above consists of cash in bank		$1,158 24

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	3,311	$7,898,364
Written or renewed in 1909	731	1,745,655
Totals	4,042	$9,644,019
Deduct expirations and cancellations	618	1,489,444
In force December 31, 1909	3,424	$8,154,575

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Monroe county.

Towns or counties into which its business has been extended: Genesee, Ontario, Orleans, Livingston and Wayne counties.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $7,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $5,000 each.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? Policy fees and $2 per day for other work.

Amount of percentage of premium or assessment paid at issuance of policy: Three-fifths per cent.

Amount of policy fee paid by policyholder: $1.00.

THE MONTGOMERY AND FULTON COUNTY PATRONS' FIRE RELIEF ASSOCIATION

CANAJOHARIE, N. Y.

[Organized December 8, 1891; incorporated March 17, 1892; commenced business March 17, 1892.]

JACOB SALTSMAN, President — WM. VAN WIE, Secretary

INCOME

Advance premiums or assessments	$2,670 28
Total Income	**$2,670 28**
Balance on hand December 31, 1908	**209 91**
Total	**$2,880 19**

DISBURSEMENTS

Amount of losses paid	$2,071 60	
Expense of adjustment and settlement of losses.	15 86	
Officers' salaries	150 00	
Directors' fees	349 37	
Office expenses, clerk hire, etc	20 00	
All other expenses	78 83	
Total Disbursements		**2,685 66**
Balance December 31, 1909		**$194 53**
Balance shown above consists of cash in bank		**$194 53**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Amount
In force December 31, 1908	$907,418
Written or renewed in 1909	241,770
Totals	$1,149,188
Deduct expirations and cancellations	205,205
In force December 31, 1909	$943,983

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Montgomery and Fulton counties.

Towns or counties into which its business has been extended: Saratoga county.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Five years.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary, $500; Treasurer, $5,000.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? Per diem and mileage, and policy fees; policy fees, $1.

Amount of policy fee paid by policyholder: $1.

THE ONONDAGA COUNTY PATRONS' FIRE RELIEF ASSOCIATION

MARCELLUS, N. Y.

[Organized March, 1883; incorporated June 29, 1883; commenced business July 2, 1883.]

J. H. LANKTON, President — C. E. HALL, Secretary

INCOME

Advance premiums or assessments	$610 42
Assessments other than paid in advance	6,968 84
Amount of premiums for 1908	12 22
Total Income	**$7,591 48**
Balance on hand December 31, 1908	**527 94**
Total	**$8,119 42**

DISBURSEMENTS

Amount of losses paid	$7,465 00	
Expense of adjustment and settlement of losses.	42 35	
Officers' salaries	418 45	
Office expenses, clerk hire, etc	67 92	
Commissions to directors	170 96	
Return premiums	47 65	
All other expenses	161 00	
Total Disbursements		**8,373 33**
Deficit December 31, 1909		**$253 91**

Amount of uncollected premiums or assessments December 31, 1909	$366 18

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	932	$2,194,337
Written or renewed in 1909	209	492,490
Totals	1,141	$2,686,827
Deduct expirations aand cancellations	250	583,849
In force December 31, 1909	891	$2,102,978

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Onondaga county.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $5,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: $5,000.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous.

How are agents and directors paid? Per diem, percentage and policy fees. Per diem, $2; percentage of assessments collected, 1%; policy fees, $1.

Amount of percentage of premium paid at issuance of policy: One-eighth of one per cent.

Amount of policy fee paid by policyholder: $1.

ONTARIO COUNTY PATRONS' FIRI ASSOCIATION

CANANDAIGUA, N. Y.

[Organized June, 1877; commenced business July

JOHN B. HALL, President ELME

INCOME

Policy fees	
Assessments other than paid in advance	
Interest	
Total Income	
Balance on hand December 31, 1908	
Total	

DISBURSEMENTS

Amount of losses paid	$7,759
Officers' salaries, directors' fees and adjustment expenses	1,393
Office expenses, clerk hire, etc	87
Return premiums	33
All other expenses	11
Total Disbursements	
Balance December 31, 1909	

Balance shown above consists of cash in bank	
Amount of uncollected premiums or assessments December 3 1909	
Amount of unpaid losses December 31, 1909	

RECAPITULATION OF NUMBER OF POLICIES AND AMOUN IN FORCE

	Numb
In force December 31, 1908	1,1
Written or renewed in 1909	2
Totals	1,3
Deduct expirations and cancellations	2
In force December 31, 1909	1,1

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Ontario county.

Towns or counties into which its business has been extended: Has not been extended.

Largest total amount insured in the business section of any one city: $12,750 in Geneva.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $7,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: No bond required.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? When necessary.

Is assessment levied to pay previous losses and expenses or to pay losses and and expenses for following year? Previous.

Amount of percentage of premium or assessment paid at issuance of policy: One-tenth of one per cent.

Amount of policy fee paid by policyholder: $1.

PATRONS' FIRE RELIEF ASSOCIATION OF SENECA COUNTY

KENDAIA, N. Y.

[Organized December 23, 1876; incorporated June 6, 1887; commenced business February 13, 1877.]

C. W. COSAD, President — A. J. BARTLETT, Secretary

INCOME

Advance premiums or assessments	$1,037 40
Policy fees	350 00
Assessments other than paid in advance	8,224 91
Amount of any other receipts	466 42
Total Income	**$10,078 73**
Balance on hand December 31, 1908	**3,401 42**
Total	**$13,480 15**

DISBURSEMENTS

Amount of losses paid	$7,879 43	
Officers' salaries	209 00	
Directors' fees	350 00	
Office expenses, clerk hire, etc	25 00	
Commissions to agents or directors, not including policy fees	164 50	
All other expenses	726 09	
Total Disbursements		**9,354 02**
Balance December 31, 1909		**$4,126 13**

Balance shown above consists of:

Cash in bank	$3,949 74	
Cash in office	176 39	
Total		$4.126 13

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	1,562	$3,533,825
Written or renewed in 1909	369	900,240
Totals	1,931	$4,434,065
Deduct expirations and cancellations	343	794,680
In force December 31, 1909	**1,588**	**$3,639,385**

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Seneca, Schuyler, Ontario and Wayne.

Towns or counties into which its business has been extended: Has not been extended.

Largest total amount insured in the business section of any one city or village: $45,000; Waterloo.

Premium or assessment rates for each separate classification of property: One-tenth per cent. Class 1; one-ninth per cent. Class 2; one-eighth per cent. Class 3, and one-seventh per cent. Class 4.

Terms for which policies are written? Five years.

Amount of risk written subject to one fire: $7,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $5,000 each.

Amount of bonds required from directors: $500.

Does the association borrow money to pay losses? No.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses and about five per cent excess.

How are agents and directors paid? Per diem and expenses, percentage of assessments collected and policy fees; percentage of assessments collected, 2 per cent.; policy fees, $1.

Amount of percentage of premium or assessment paid at issuance of policy: Premium paid per classification, one-tenth, one-ninth, one-eighth and one-seventh of one per cent.

Amount of policy fee paid by policyholder: $1.

PATRONS' FIRE RELIEF ASSOCIATION AND LIVINGSTON COUNTI

BATH, N. Y.

[Organized September 26, 1877; incorporated February 1, 1881 September 26, 1877.]

J. M. KELLEY, President G.

INCOME

Policy fees	
Assessments other than paid in advance	
Total Income	
Balance on hand December 31, 1908	
Total	

DISBURSEMENTS

Amount of losses paid	$10, 36(
Officers' salaries	41(
All other expenses	381
Total Disbursements	
Balance December 31, 1909	

Balance shown above consists of cash in bank	
Amount of uncollected premiums or assessments December 1909	

RECAPITULATION OF NUMBER OF POLICIES AND AMOU IN FORCE

	Nun
In force December 31, 1908	8,
Written or renewed in 1909	
Totals	8,
Deduct expirations and cancellations	6,
In force December 31, 1909	2,

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Steuben and Livingston.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $4,000.

Amount of bond required from each officer: Secretary and Treasurer, $5,000 each.

Does the association borrow money to pay losses? No.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? Fifty cents for survey and 8c. mileage.

Amount of percentage of premium or assessment paid at issuance of policy: Ten cents for $100 of insurance.

Amount of policy fee paid by policyholders: Fifty cents.

PATRONS OF HUSBANDRY CO-OPERATIVE FIRE RELIEF ASSOCIATION OF THE COUNTY OF HERKIMER, STATE OF NEW YORK

HERKIMER, N. Y.

[Organized June 4, 1889; incorporated July 23, 1889; commenced business August 8, 1889.]

R. H. SMITH, President — E. G. VAN HOUSEN, Secretary

INCOME

Advance premiums or assessments	$1,655 27
Assessments other than paid in advance	8,074 90
Vacancy permits	24 64
Total Income	**$9,754 81**

DISBURSEMENTS

Amount of losses paid	$9,714 50	
Expense of adjustment and settlement of losses.	71 20	
Officers salaries	450 00	
Office expenses, clerk hire, etc	46 60	
Commissions to agents or directors, including policy fees	166 50	
Return premiums	129 06	
All other expenses	1,063 66	
Total Disbursements		11,641 52
Deficit December 31, 1909		$1,886 71

Balance shown above consists of cash in office	$113 29
Amount of uncollected premiums or assessments December 31, 1909	52 08
Amount of borrowed money unpaid December 31, 1909	2,000 00
Amount of unpaid losses December 31, 1909	1,775 00

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	1,482	$4,055,774
Written or renewed in 1909	333	874,864
Totals	1,815	$4,930,638
Deduct expirations and cancellations	309	757,208
In force December 31, 1909	1,506	$4,173,430

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Herkimer county.

Towns or counties into which its business has been extended: Town of Richfield, Otsego county.

Premium or assessment rates for each separate classification of property: (1) One-seventh of one per cent.; (2) one-sixth of one per cent.; (3) one-fifth of one per cent.; (4) one-half of one per cent.

Term for which policies are written: Five years.

Amount or risk written subject to one fire: $7,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Treasurer, $5,000; Secretary, $3,000.

Amount of bonds required from directors: None.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Both.

How are agents and directors paid? Policy fee, survey fee and per diem; policy fee, 50 cents; survey fee, $1; per diem, $2.

Amount of percentage of premium or assessment paid at issuance of policy: Total amount of premium.

Amount of survey fee paid by policyholder, $1.

RENSSELAER COUNTY PATRONS' FIRE RELIEF ASSOCIATION

NASSAU, N. Y.

[Organized October 5, 1904; incorporated January, 1905; commenced business April 15, 1905.]

HENRY J. BEST, President EDWIN S. COMSTOCK, Secretary

INCOME

Policy fees	$7 42
Assessments other than paid in advance	1,168 09
Total	**$1,175 51**

DISBURSEMENTS

Amount of losses paid	$1,137 50	
Officers' salaries	11 68	
Office expenses, clerk hire, etc	19 38	
Total Disbursements		1,168 56
Balance December 31, 1909		**$6 95**
Balance shown above consists of cash in office		$6 95
Amount of uncollected premiums or assessments December 31, 1909		154 69
Amount of borrowed money unpaid December 31, 1909		1,250 00

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	147	$332,104
Written or renewed in 1909	8	7,420
Totals	155	$339,524
Deduct expirations and cancellations	18	41,095
In force December 31, 1909	137	$298,429

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Rensselaer.

Towns or counties into which its business has been extended: Albany.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written? Five years.

Amount of risk written subject to one fire? $2,000.

Are the risks inspected? Yes

Amount of bond required from each officer: Secretary and Treasurer, $5,000 each.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31. 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? By percentage of assessments collected and policy fees; percentage of assessments collected. 1 per cent.; policy fees, $1.

Amount of percentage of premium or assessment paid at issuance of policy: One dollar per $1,000 of insurance.

Amount of policy fees paid by policyholders: $2.

ST. LAWRENCE COUNTY, N. Y., PATRONS' FIRE RELIEF ASSOCIATION

BRUSHTON, N. Y.

[Organized February 10, 1902; incorporated February 14, 1902; commenced business February, 1902.]

H. A. ROWLAND, President — E. B. DANA, Secretary

INCOME

Advance premiums or assessments		$1,968 70
Assessments other than paid in advance		29,908 59
Temporary loan		14,013 90
Total Income		**$45,891 19**
Balance on hand December 31, 1908		**1,140 01**
Total		**$47,031 20**

DISBURSEMENTS

Amount of losses paid	$11,042 50	
Expense of adjustment and settlement of losses.	254 32	
Officers' salaries	1,131 50	
Directors' fees	491 05	
Office expenses, clerk hire, etc	328 41	
Commissions to agents or directors, including policy fees	516 50	
Return premiums	34 96	
Temporary loans	28,832 77	
All other expenses	1,103 26	
Total Disbursements		43,735 27
Balance December 31, 1909		**$3,295 93**

Balance shown above consists of cash in bank	$3,295 93
Amount of uncollected premiums or assessments December 31, 1909	5,281 71
Amount of borrowed money unpaid December 31, 1909	5,893 09
Amount of unpaid losses December 31, 1909	866 00

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	4,501	$10,963,033
Written or renewed in 1909	956	2,195,732
Totals	5,457	$13,158,765
Deduct expirations and cancellations	790	2,018,900
In force December 31, 1909	4,667	$11,139,865

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: St. Lawrence and Franklin counties.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written? Five years.

Amount of risk written subject to one fire: $7,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $5,000 each.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? By policy fee and five cents per mile traveled in taking surveys.

Amount of percentage of premium or assessment paid at issuance of policy: One-tenth of one per cent.

Amount of policy fee paid by policyholder: $1.

TOMPKINS, SCHUYLER AND TIOGA COUNTIES PATRONS' FIRE RELIEF ASSOCIATION

NEWFIELD, N. Y.

[Organized July 5, 1876; incorporated June 24, 1877; commenced business August 2, 1876.]

F. W. CARMAN, President — J. C. THOMPSON, Secretary

INCOME

Advance premiums or assessments	$579 84
Policy fees	271 75
Assessments other than paid in advance	2,975 31
Amount of any other receipts	17 72
Total Income	**$3,844 62**
Balance on hand December 31, 1908	**1,679 84**
Total	**$5,524 46**

DISBURSEMENTS

Amount of losses paid	$1,849 80	
Expense of adjustment and settlement of losses.	24 00	
Officers' salaries	528 05	
Office expenses, clerk hire, etc	5 00	
Commissions to agents or directors, including policy fees	389 00	
Return premiums	6 55	
All other expenses	349 43	
Total Disbursements		3,151 83
Balance December 31, 1909		**$2,372 63**

Balance shown above consists of cash in bank	$2,372 63
Amount of uncollected premiums or assessments December 31, 1909	152 20
Amount of borrowed money unpaid December 31, 1909	400 00
Amount of unpaid losses December 31, 1909	1,070 00

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	1,485	$2,722,660
Written or renewed in 1909	300	580,221
Totals	1,785	$3,302,881
Deduct expirations and cancellations	242	449,214
In force December 31, 1909	1,543	$2,853,667

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Tompkins, Schuyler and Tioga counties.

Towns or counties into which its business has been extended: Cayuga and Seneca.

Premium or assessment rates for each separate classification of property: One-tenth of one per cent., Class 1; one-ninth of one per cent., Class 2, and one-eighth of one per cent., Class 3.

Terms for which policies are written? Five years.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $5,000 each.

Amounts of bonds required from directors: $1,000; from agents, $1,000.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? By percentage of assessments collected and policy fees; percentage of assessments collected, 2 per cent.; policy fees, $1.

Amount of percentage of premium or assessment paid at issuance of policy: Full amount of premium.

Amount of policy fee paid by policyholder: $1.

WESTCHESTER AND PUTNAM PATRONS' FIRE RELIEF ASSOCIATION

PUTNAM VALLEY, N. Y.

[Organized February 16, 1900; incorporated April 19, 1900; commenced business August 15, 1900.]

WILLIS A. GANONG, President — WILLIAM M. BARGER, Secretary

INCOME

Assessments other than paid in advance	$2,323 12
Total Income	**$2,323 12**
Balance on hand December 31, 1908	**59 33**
Total	**$2,382 45**

DISBURSEMENTS

Amount of losses paid	$70 20	
Officers' salaries	75 00	
Directors' fees	4 00	
Commissions to agents or directors, including policy fees	57 42	
Temporary loan and interest	1,978 71	
Total Disbursements		**2,185 33**
Balance December 31, 1909		**$197 12**
Balance shown above consists of cash in office		$197 12

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	194	$455,425
Written or renewed in 1909	50	9,995
Totals	244	$465,420
Deduct expirations and cancellations	69	41,705
In force December 31, 1909	175	$423,715

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Westchester and Putnam.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Three years.

Amount of risk written subject to one fire: $3,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $5,000.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and and expenses for following year? Previous losses.

How are agents and directors paid? By policy fees; policy fees, $1.

Amount of percentage of premium or assessment paid at issuance of policy: One-tenth of one per cent.

Amount of policy fee paid by policyholder: $1.

County Assessment Associations

THE FOLLOWING TWENTY-NINE ABSTRACTS OF THE ANNUAL STATEMENTS OF COUNTY ASSESSMENT ASSOCIATIONS INCLUDE ASSOCIATIONS WHOSE TERRITORY COMPRISES ONE OR MORE COUNTIES AND IN WHICH, AS A GENERAL RULE, AN ASSESSMENT IS LEVIED ONCE A YEAR ON ALL THE POLICYHOLDERS TO PAY LOSSES AND EXPENSES.

ALLEGANY COUNTY FARMERS' CO-OPERATIVE FIRE INSURANCE COMPANY

ALFRED, N. Y.

[Organized April 3, 1887; incorporated April 3, 1887; commenced business April 3, 1887.]

E. S. BARTLETT, President — CHARLES STILLMAN, Secretary

INCOME

Policy fees and percentage	$1,187 48
Assessments other than paid in advance	15,358 15
Amount of temporary loan	11,000 00
Total Income	**$27,545 63**
Balance on hand December 31, 1908	**1,976 22**
Total	**$29,521 85**

DISBURSEMENTS

Amount of losses paid	$13,437 22	
Officers' salaries	800 00	
Directors' fees and adjustment and settlement of losses	332 41	
Office expenses, clerk hire, etc	732 54	
Temporary loan	13,000 00	
All other expenses	3 26	
Total Disbursements		**28,305 43**
Balance December 31, 1909		**$1,216 42**

Balance shown above consists of cash in bank	$1,216 42
Amount of uncollected premiums or assessments December 31, 1909	1,195 63
Amount of borrowed money unpaid December 31, 1909	8,000 00
Amount of unpaid losses December 31, 1909	552 00

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	2,958	$5,434,900
Written or renewed in 1909	1,036	1,837,400
Totals	3,994	$7,272,300
Deduct expirations and cancellations	1,186	2,082,500
In force December 31, 1909	2,808	$5,189,800

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Allegany county.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: Only one class.

Terms for which policies are written: Three years.

Amount of risk written subject to one fire: $3,000.

Amount of bond required from each officer: Secretary and Treasurer $10,000 each.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and and expenses for following year? Previous losses.

How are agents and directors paid? Percentage of premium.

Amount of percentage of premium or assessment paid at issuance of policy: Ten cents on each $100.

Amount of policy fee paid by policyholder: Fifty cents.

THE BROOME COUNTY FARMERS' I ASSOCIATION

McCLURE, N. Y.

[Organized April 4, 1887; incorporated January, 1887; commer 1887.]

S. A. HOLCOMB, President ANDRE

INCOME

Policy fees	
Assessments other than paid in advance	
Temporary loan	
Total Income	

DISBURSEMENTS

Amount of losses paid	$2,21
Expense of adjustment and settlement of losses.	4
Officers' salaries	
Directors' fees	11
Office expenses, clerk hire, etc	21
Commissions to agents or directors, including policy fees	27
All other expenses	12
Total Disbursements	

Amount of uncollected premiums or assessments December 1909	
Amount of borrowed money unpaid December 31, 1909	

RECAPITULATION OF NUMBER OF POLICIES AND AMOU IN FORCE

	Num
In force December 31, 1908	
Written or renewed in 1909	
Totals	1,
Deduct expirations and cancellations	
In force December 31, 1909	

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Broome county.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Three years.

Amount of risk written subject to one fire: $7,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary and assistants, $2,000; Treasurer, $5,000.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and and expenses for following year? Previous losses.

How are agents and directors paid? Percentage of assessments collected and policy fees; percentage of assessments collected, 2 per cent.; policy fees, $1.

THE BROOME COUNTY PATRONS' FIRE RELIEF ASSOCIATION

BINGHAMTON, N. Y.

[Organized June 4, 1889; incorporated June 4, 1889; commenced business June 4, 1889.]

MARTIN SHERWOOD, President — E. M. JAYCOX, Secretary

INCOME

Advance premiums or assessments	$1,273 11
Policy fees	190 38
Total Income	**$1,463 49**
Balance on hand December 31, 1908	**949 36**
Total	**$2,412 85**

DISBURSEMENTS

Amount of losses paid	$1,698 94	
Expense of adjustment and settlement of losses.	9 50	
Officers' salaries	75 00	
Directors' fees	9 00	
Office expenses, clerk hire, etc	40 29	
Total Disbursements		**1,832 73**
Balance December 31, 1909		**$580 12**

Balance shown above consists of:

Cash in bank	$527 93	
Cash in office	52 19	
Total		**$580 12**

Amount of uncollected premiums or assessments December 31, 1909	$174 78
Amount of unpaid losses December 31, 1909	93 06

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	299	$442,828
Written or renewed in 1909	118	196,460
Totals	417	$639,288
Deduct expirations and cancellations	71	94,750
In force December 31, 1909	346	$544,538

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Broome county.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written? Five years.

Amount of risk written subject to one fire: $5,000.

Are the risks inspected? Yes.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and and expenses for following year? Previous losses.

How are agents and directors paid? Policy fees; policy fees, $1.

Amount of percentage of premium or assessment paid at issuance of policy: Ten cents on each $100.

Amount of policy fee paid by policyholder: $1.

CALLICOON AGRICULTURAL MUTUAL FIRE RELIEF ASSOCIATION OF SULLIVAN COUNTY

NORTH BRANCH, N. Y.

[Organized April 13, 1878; incorporated August 30, 1879; commenced business November 16, 1878.]

EDWARD C. NEIGER, President WILLIAM J. GEBHARDT, Secretary

INCOME

Advance premiums or assessments	$1,544 61
Policy fees	789 00
Assessments other than paid in advance	8,583 02
Temporary loan	600 00
Amount of any other receipts	87 33
Total Income	**$11,603 96**
Balance on hand December 31, 1908	**3,125 74**
Total	**$14,729 70**

DISBURSEMENTS

Amount of losses paid	$7,723 52	
Expense of adjustment and settlement of losses.	79 50	
Officers' salaries	355 00	
Directors' fees	58 70	
Office expenses, clerk hire, etc	166 65	
Commissions to agents or directors, including policy fees	526 00	
Return premiums	109 17	
Temporary loan and interest	605 00	
All other expenses	19 90	
Total Disbursements		**9,643 44**
Balance December 31, 1909		**$5,086 26**

Balance shown above consists of:

Cash in bank	$4,948 21	
Cash in office	138 05	
Total		$5,086 26
Amount of unpaid losses December 31, 1909		$211 85

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	2,025	$3,452,551
Written or renewed in 1909	526	932,463
Totals	2,551	$4,385,014
Deduct expirations and cancellations	545	896,218
In force December 31, 1909	2,006	$3,488,796

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Sullivan county.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: One-ninth per cent., Class 1; one-seventh per cent., Class 2; one-half per cent., Class 3.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $4,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Treasurer, $2,500; Secretary, $500.

Amount of bonds required from directors: $250; from agents, $250.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? To pay losses and expenses for current year.

How are agents and directors paid? Commission, percentage of assessments and policy fees.

Amount of commission: 25 cents per hour adjusting losses and 5 cents mileage attending meeting; percentage of assessment collected, 1 per cent; policy fees, $1.

Amount of percentage of premium or assessment paid at issuance of policy: Class 1, one-ninth per cent.; Class 2, one-seventh per cent.; Class 3, one-half per cent.; of the amount insured also a premium note, which is ten times the amount of this premium.

Amount of policy fee paid by policyholders: Fifty cents.

THE CATTARAUGUS COUNTY CO-OI FARMERS' FIRE RELIEF ASSOCI

EAST RANDOLPH, N. Y.

[Organized June, 1884; incorporated 1885; commenced business
M. S. RANDALL, President S. N.

INCOME

Assessments other than paid in advance	
Amount of reinstatement fees	
Total Income	
Deficit December 31, 1908	
Total	

DISBURSEMENTS

Amount of losses paid	$17,632
Expense of adjustment and settlement of losses for one year and one-half	824
Officers' salaries for one-year and one-half	1,410
Office expenses, printing and stationery	261
Commissions to agents or directors	40
Return premiums	43
All other expenses	470
Total Disbursements	
Balance December 31, 1909	

Balance shown above consists of:

Cash in bank	$1,350
Cash in office	136
Total	

Amount of uncollected premiums or assessments December 3
1909
Amount of unpaid losses December 31, 1909 (estimated)

RECAPITULATION OF NUMBER OF POLICIES AND AMOUN
IN FORCE

	Numb
In force December 31, 1908	4,1
Written or renewed in 1909	9
Totals	5,1
Deduct expirations and cancellations	1,0
In force December 31, 1909	4,0

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Cattaraugus county.

Towns or counties into which its business has been extended: Chautauqua.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $7,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $6,000.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Both.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year: To pay losses and expenses for current year.

How are agents and directors paid? By commission, percentage of assessments and policy fees. Directors receive $1 per day for attenting meetings.

Amount of commission: One per cent. and one-half of one per cent.; percentage of assessments collected, 15 per cent. and 32 per cent.; policy fees, $1.50.

Amount of percentage of premium or assessment paid at issuance of policy: None.

Amount of policy fee paid by policyholder: $1.50.

CAYUGA COUNTY FARMERS' INSURANC

AUBURN, N. Y.

[Organized January 17, 1882; incorporated January 26, 1882; April 3, 1882.]

JOHN H. MOSHER, President S. L

INCOME

Advance premiums or assessments	
Assessments other than paid in advance	
Total Income	
Balance on hand December 31, 1908	
Total	

DISBURSEMENTS

Amount of losses paid	$6,184
Expense of adjustment and settlement of losses.	51
Officers' salaries	467
Directors' fees	289
Office expenses, clerk hire, etc	55
Commissions to agents or directors, including policy fees	679
Return premiums	35
Temporary loan	5,027
All other expenses	89
Total Disbursements	
Balance December 31, 1909	

Balance shown above consists of cash in bank	
Amount of uncollected premiums or assessments December 1909	
Amount of borrowed money unpaid December 31, 1909	
Amount of unpaid losses December 31, 1909	

RECAPITULATION OF NUMBER OF POLICIES AND AMOUN

IN FORCE

	Numl
In force December 31, 1908	2,6
Written or renewed in 1909	6
Totals	3,3
Deduct expirations and cancellations	9
In force December 31, 1909	2,4

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Cayuga county.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: One to five years.

Amount of risk written subject to one fire: $7,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary, $1,000; Treasurer, $3,000.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and and expenses for following year? Previous losses.

How are agents and directors paid? Directors allowed $1 for each application taken and percentage of assessments collected.

Amount of percentage of premium or assessment paid at issuance of policy: On four and five year policies 12 cents per $100; three year policies, 10 cents; two year, 8 cents; one year, 6 cents; no charge less than $1.25.

CAYUGA COUNTY PATRONS' FIRE ASSOCIATION

POPLAR RIDGE, N. Y.

[Organized July 29, 1877; incorporated March 22, 1882; July 29, 1877.]

ALFRED LANTERMAN, President ELISI

INCOME

Advance premiums or assessments	
Policy fees	
Assessments other than paid in advance	
Temporary loan	
Total Income	
Balance on hand December 31, 1908	
Total	

DISBURSEMENTS

Amount of losses paid	$5,752
Officers' salaries and expense of adjustment and settlement of losses	693
Directors' fees	534
Office expenses, clerk hire, etc., and calendars	237
Temporary loans and interest	8,645
Total Disbursements	
Balance December 31, 1909	
Balance shown above consists of cash in bank	
Amount of borrowed money unpaid December 31, 1909	

RECAPITULATION OF NUMBER OF POLICIES AND AMOUN IN FORCE

	Numl
In force December 31, 1908	2,2
Written or renewed in 1909	5
Totals	2,8
Deduct expirations and cancellations	5
Net amount in force December 31, 1909	2,2

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Cayuga county.

Towns or counties into which its business has been extended: Onondaga county.

Premium or assessment rates for each separate classification of property: No classification.

Amount of risk written subject to one fire: $7,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $3,000 each.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: $1,900.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? Percentage of assessments collected and policy fees; percentage of assessments collected, 4 per cent.; policy fees, $1.

Amount of percentage of premium or assessment paid at issuance of policy: Eleven cents on each $100.

Amount of policy fee paid by policyholder: $1.

CHENANGO COUNTY PATRONS' FIRE RELIEF ASSOCIATION

PLYMOUTH, N. Y.

[Organized August, 1884; incorporated September, 1884; commenced business January 17, 1885.]

J. S. SHATTUCK, President — CHARLES H. STANTON, Secretary

INCOME

Advance premiums or assessments	$3,045 09
Assessments other than paid in advance	8,135 30
Interest	55 00
Temporary loan	990 00
Amount of any other receipts	47 12
Total Income	**$12,272 51**
Balance on hand December 31, 1908	**2,461 54**
Total	**$14,734 05**

DISBURSEMENTS

Amount of losses paid	$5,814 83	
Officers' salaries and expenses	467 80	
Directors' fees and mileage	941 68	
Office expenses, clerk hire, etc	577 92	
Temporary loan	1,000 00	
All other expenses	1,110 99	
Total Disbursements		**9,913 22**
Balance December 31, 1909		**$4,820 83**
Balance shown above consists of cash in bank		$4,820 83
Amount of uncollected premiums or assessments December 31, 1909		399 42
Amount of unpaid losses December 31, 1909		500 00

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	2,602	$4,711,242
Written or renewed in 1909	.....	1,146,040
Totals	.....	$5,857,282
Deduct expirations and cancellations	.....	816,013
In force December 31, 1909	.....	$5,041,269

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Chenango.

Towns or counties into which its business has been extended: Cortland, Broome, Madison and Otsego.

Premium or assessment rates for each separate classification of property: Two-fifths of one per cent. for class one, three-fifths of one per cent. for class two on all sums above $500.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $3,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $6,000.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous and future.

How are agents and directors paid? Directors, $1 for each application written and eight cents per mile for distance actually traveled; percentage of assessments collected, two per cent.

Amount of percentage of premium or assessment paid at issuance of policy: Two-fifths or three-fifths of one per cent. premium on all policies above $500, no policy written less than $200.

CO-OPERATIVE FIRE INSURANCE CO
ORANGE COUNTY

PORT JERVIS, N. Y.

[Organized February 12, 1895; commenced business Mar

GEORGE A. HAMMOND, President · JAMES E

INCOME

Advance premiums or assessments	
Assessments other than paid in advance	
Temporary loan	
Total Income	
Balance on hand December 31, 1908	
Total	

DISBURSEMENTS

Amount of losses paid	$993
Officers' salaries	60
Office expenses, clerk hire, etc	26
Commissions to agents or directors, including policy fees	142
Return premiums	9
Temporary loan	100
All other expenses	21
Total Disbursements	
Balance December 31, 1909	

Balance shown above consist of:

Cash in bank	$83
Cash in office	93
Total	

Amount of uncollected premiums or assessments December 3 1909	
Amount of borrowed money unpaid December 31, 1909	

RECAPITULATION OF NUMBER OF POLICIES AND AMOUN

IN FORCE

	Numb
In force December 31, 1908	2
Written or renewed in 1909	1
Totals	3
Deduct expirations and cancellations	1
In force December 31, 1909	22

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Orange county.

Towns or counties into which its business has been extended: Has not been extended.

Largest total amount insured in the business section of any one city or village: $47,350.00; city or village, Port Jervis.

Premium or assessment rates for each separate classification of property: One-half Board rates.

Terms for which policies are written: One to three years.

Amount of risk written subject to one fire: $2,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $500 each.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? Percentage of assessments collected; percentage of assessments collected, determined by Executive Committee.

Amount of percentage of premium or assessment paid at issuance of policy: Entire premium within 30 days.

THE DELAWARE COUNTY PATRONS' AND FARMERS' FIRE RELIEF ASSOCIATION

SIDNEY CENTRE, N. Y.

[Organized May 28, 1881; commenced business January, 1882.]

W. A. GIFFORD, President — W. W. PALMER, Secretary

INCOME

Assessments other than paid in advance	$2,180 00
Temporary loan	950 00
Total Income	**$3,130 00**
Balance on hand December 31, 1908	**1,149 88**
Total	**$4,279 88**

DISBURSEMENTS

Amount of losses paid	$2,870 50	
Expense of adjustment and settlement of losses	32 00	
Officers' salaries	170 80	
Directors' fees and interest	80 50	
Office expenses, clerk hire, etc	134 80	
Temporary loan	250 00	
Total Disbursements		**3,538 60**
Balance December 31, 1909		**$741 28**

Balance shown above consists of cash in bank	$741 28
Amount of uncollected premiums or assessments December 31, 1909	69 49
Amount of borrowed money unpaid December 31, 1909	1,900 00

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	834	$1,338,295
Written or renewed in 1909	256	415,825
Totals	1,090	$1,754,120
Deduct expirations and cancellations	257	390,505
In force December 31, 1909	833	$1,363,615

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Delaware county.

Towns or counties into which its business has been extended: Has not been extended.

Premiums or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Three years.

Amount of risk written subject to one fire: $3,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $5,000 each.

Amount of bonds required from directors: $500.

Does the association borrow money to pay losses? Yes.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No, unless necessary.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? Policy fees, $1.

FARMERS' ALLIANCE CO-OPERATIVE FIRE INSURANCE COMPANY OF STEUBEN COUNTY, N. Y.

CANISTEO, N. Y.

[Organized June 11, 1891; incorporated August 24, 1891; commenced business August 17, 1891.]

D. W. HOBER, President — J. A. ALMY, Secretary

INCOME

Assessments other than paid in advance	$8,787 90
Amount of any other receipts	4,176 17
Total Income	**$12,964 07**
Balance on hand December 31, 1908	**2,345 62**
Total	**$15,309 69**

DISBURSEMENTS

Amount of losses paid	$8,304 10	
Officers' salaries	593 00	
Temporary loans	3,706 33	
All other expenses	675 05	
Total Disbursements		**13,278 48**
Balance December 31, 1909		**$2,031 21**

Balance shown above consists of:

Cash in bank	$1,860 11	
Cash in office	171 10	
Total		$2,031 21

Amount of uncollected premiums or assessments December 31, 1909	$1,982 93
Amount of borrowed money unpaid December 31, 1909	1,050 00
Amount of unpaid losses December 31, 1909	1,107 88

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	2,200	$3,198,000
Written or renewed in 1909	686	1,034,900
Totals	2,886.	$4,232,900
Deduct expirations and cancellations	640	1,147,820
In force December 31, 1909	2,246	$3,085,080

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Steuben county.

Towns or counties into which its business has been extended: Has not been extended.

Premiums or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Three years.

Amount of risk written subject to one fire: $300.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $2,000 each.

Amounts of bonds required from directors: $100.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: Two.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? Policy fee, $1.

Amount of percentage of premium or assessment paid at issuance of policy: One per cent.

Amount of policy fee paid by policyholder: $1.

FARMERS FIRE & LIGHTNING INSURANCE COMPANY

WESTERNVILLE, N. Y.

[Organized June 16, 1877; incorporated November 5, 1879; commenced business September 1, 1877.]

JOHN R. WATKINS, President — C. E. CLARK, Secretary

INCOME

Advance premiums or assessments	$1,142 47
Policy fees	604 00
Assessments other than paid in advance	10,474 15
Amount of any other receipts, vacancy permits	12 25
Total Income	**$12,232 87**
Balance on hand December 31, 1908	**673 02**
Total	**$12,905 89**

DISBURSEMENTS

Amount of losses paid	$7,273 66	
Expense of adjustment and settlement of losses	132 00	
Officers' salaries	1,666 95	
Directors' fees	28 00	
Return premiums	4 84	
All other expenses	312 10	
Total Disbursements		**9,417 55**
Balance December 31, 1909		**$3,488 34**

Balance shown above consists of:

Cash in bank	$3,462 47	
Cash in office	25 87	
Total		$3,488 34

Amount of uncollected assessments December 31, 1909 ..... $76 49

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	2,816	$5,226,110
Written or renewed in 1909	604	1,142,490
Totals	3,420	$6,368,600
Deduct expirations and cancellations	572	1,080,995
In force December 31, 1909	2,848	$5,287,605

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Oneida county.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $7,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Treasurer, $16,000; from agents, $1,000.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous and future.

How are agents and directors paid? Commission, percentage of assessments collected and policy fee; directors receive $2 each attending annual meeting.

Amount of commission: Seventy cents for each $1,000 of insurance written; percentage of assessments collected, two per cent. on amount of assessment; policy fees, fifty cents.

Amount of policy fee paid by policyholder: $1.

FARMERS MUTUAL INDEMNITY ASSOCIATION OF CAYUGA COUNTY

MORAVIA, N. Y.

[Organized 1879; commenced business January 27, 1880.]

A. D. LEE, President — ALTON E. BANKS, Secretary

INCOME

Advance premiums or assessments	$2,945 43
Assessments other than paid in advance	4,956 01
Temporary loan	6,050 00
Amount of any other receipts	38 12
Total Income	**$13,989 56**
Balance on hand December 31, 1908	**15 87**
Total	**$14,005 43**

DISBURSEMENTS

Amount of losses paid	$6,550 87	
Officers' salaries, mileage and fees	380 64	
Directors' fees	588 00	
Office expenses, clerk hire, etc	607 07	
Return premiums	38 92	
Temporary loan	5,686 17	
Total Disbursements		**13,851 67**
Balance December 31, 1909		**$153 76**
Balance shown above consists of cash in bank		**$153 76**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	1,893	$3,274,098
Written or renewed in 1909	575	1,137,312
Totals	2,468	$4,411,410
Deduct expirations and cancellations	555	1,036,175
Net amount in force December 31, 1909	1,913	$3,375,235

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Cayuga county.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: One to five years.

Amount of risk written subject to one fire: $7,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: $3,000.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? Percentage of assessments collected and policy fees; percentage of assessments collected, one per cent.; policy fees, $1.

THE FARMERS MUTUAL INSURANCE COMPANY OF ORLEANS AND NIAGARA COUNTIES

MIDDLEPORT, N. Y.

[Organized December 18, 1877; incorporated September 24, 1881; commenced business February 20, 1878.]

JAMES ALLEN, President — E. C. PEARCE, Secretary

INCOME

Assessments other than paid in advance	$19,194 70
Temporary loan	11,150 30
Total Income	**$30,345 00**
Balance on hand December 31, 1908	**1,214 07**
Total	**$31,559 07**

DISBURSEMENTS

Amount of losses paid	$14,673 13	
Expense of adjustment and settlement of losses	77 14	
Officers' salaries	1,065 25	
Directors' fees	1,457 18	
Office expenses, clerk hire, etc	575 25	
Temporary loan	13,550 30	
Total Disbursements		**31,398 25**
Balance December 31, 1909		**$160 82**
Balance shown above consists of cash in bank		$160 82
Amount of uncollected premiums or assessments December 31, 1909		445 80

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	4,730	$9,567,868
Written or renewed in 1909	363	592,905
Totals	5,093	$10,160,773
Deduct expirations and cancellations	177	72,453
In force December 31, 1909	4,916	$10,088,320

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Orleans and Niagara counties.

Towns or counties into which its business has been extended: Has not been extended.

Largest total amount insured in the business section of any one city or village: $180,000, Lockport.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $7,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $10,000 each.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? Percentage of assessments, policy fees and directors receive $3 per day; policy fees, $1.50.

Amount of policy fee paid by policyholder: $1.50.

FARMERS RELIANCE INSURANCE COMPANY

PENN YAN, N. Y.

[Organized June 12, 1877; incorporated April 24, 1882; commenced business June 12, 1877.]

C. L. FROST, President — JAMES A. THAYER, Secretary

INCOME

Advance premiums or assessments	$2,116 81
Assessments other than paid in advance	18,566 87
Interest	385 48
Amount of any other receipts	141 25
Total Income	**$21,210 41**
Balance on hand December 31, 1908	**17,253 19**
Total	**$38,463 60**

DISBURSEMENTS

Amount of losses paid	$14,482 51	
Expense of adjustment and settlement of losses	935 92	
Officers' salaries	700 00	
Office expenses, clerk hire, etc	638 17	
Commissions to agents or directors, including policy fees	57 50	
Total Disbursements		**16,814 10**
Balance December 31, 1909		**$21,649 50**
Balance shown above consists of cash in bank		$21,649 50

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	6,100	$8,850,292
Written or renewed in 1909	1,523	2,173,275
Totals	7,623	$11,023,567
Deduct expirations and cancellations	.....	1,870,132
In force December 31, 1909	.....	$9,153,435

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Chemung, Schuyler and Yates counties.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $5,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $10,000 each.

Amount of bonds required from directors: $1,000.

Does the association borrow money to pay losses? No.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Following year.

How are agents and directors paid? Percentage of assessments collected and policy fees; percentages of assessments collected, one per cent.; policy fees, $1.

Amount of percentage of premium or assessment paid at issuance of policy: Ten cents on $100 of insurance.

Amount of policy fee paid by policyholder: $1.

FULTON AND MONTGOMERY COUNTIES FARMERS MUTUAL FIRE INSURANCE ASSOCIATION

PERTH, N. Y.

[Organized March 1, 1853; commenced business August 9, 1853.]

ALEXANDER KENNEDY, President TEN EYCK MAJOR, Secretary

INCOME

Policy fees	$687 00
Assessments other than paid in advance	21,880 47
Total Income	**$22,567 47**
Balance on hand December 31, 1908	**1,767 55**
Total	**$24 335 02**

DISBURSEMENTS

Amount of losses paid	$20,939 22	
Officers' salaries	800 00	
Director's fees	880 91	
Office expenses, clerk hire, etc	285 36	
Return premiums	2 48	
Total Disbursements		**22,907 97**
Balance December 31, 1909		**$1,427 05**

Balance shown above consists of:

Cash in bank	$982 30	
Cash in office	444 75	
Total		$1,427 05
Amount of uncollected premiums or assessments December 31, 1909		$1,937 07
Amount of borrowed money unpaid December 31, 1909		1,830 86

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	3,447	$6,511,737
Written or renewed in 1909	687	1,278,725
Totals	4,134	$7,790,462
Deduct expirations and cancellations	144	233,505
In force December 31, 1909	3,990	$7,556,957
Deduct amount reinsured	554	890,156
Net amount in force December 31, 1909	3,436	$6,666,801

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Fulton and Montgomery counties.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $7,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $10,000 each.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year: Previous losses.

How are agents and directors paid? By policy fees and three dollars per day and mileage for attending monthly meetings and examining losses; policy fees, $1.

Amount of policy fee paid by policyholder: $2.

MADISON–ONONDAGA MUTUAL FIRE INSURANCE COMPANY

CHITTENANGO, N. Y.

[Organized January 30, 1893; incorporated January 30, 1893; commenced business January 30, 1893.]

FRANCIS H. GATES, President — V. W. BULL, Secretary

INCOME

Policy fees	$1,695 15
Assessments other than paid in advance	8,439 51
Interest	71
Amount of any other receipts	569 20
Total Income	**$10,704 57**
Balance on hand December 31, 1908	**1,862 55**
Total	**$12,567 12**

DISBURSEMENTS

Amount of losses paid	$6,948 47	
Expense of adjustment and settlement of losses	106 05	
Officers' salaries	772 70	
Directors' fees	1,271 35	
Office expenses, clerk hire, etc	134 96	
Return premiums	3 33	
All other expenses	14 45	
Total Disbursements		**9,251 31**
Balance December 31, 1909		**$3,315 81**

Balance shown above consists of:

Cash in bank	$3,305 48	
Cash in office	10 33	
Total		$3,315 81

Amount of uncollected premiums or assessments December 31, 1909 — $20 80

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	1,975	$4,001,295
Written or renewed in 1909	526	1,105,638
Totals	2,501	$5,106,933
Deduct expirations and cancellations	390	788,338
In force December 31, 1909	**2,111**	**$4,318,595**

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Madison and Onondaga counties.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $5,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: No bond required.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous, and a small surplus.

How are agents and directors paid? By commission.

Amount of commission: Three-quarters of premium when application is taken.

Amount of percentage of premium or assessment paid at issuance of policy: Ten cents for each $100 of insurance.

Amount of policy fee paid by policyholder: $1.

NIAGARA AND ERIE COUNTY FARMERS PROTECTIVE ASSOCIATION

MARTINSVILLE, N. Y.

[Organized January 22, 1889; incorporated February 26, 1889; commenced business February 26, 1889.]

JOHN F. BRAUER, President — JACOB BLUM, Secretary

INCOME

Advance premiums or assessments	$51 02
Policy fees	213 10
Assessments other than paid in advance	6,787 18
Temporary loan	3,600 00
Total Income	**$10,651 30**
Balance on hand December 31, 1908	**1,315 26**
Total	**$11,966 56**

DISBURSEMENTS

Amount of losses paid	$5,713 35	
Expense of adjustment and settlement of losses; officers' salaries; directors' fees	897 50	
Office expenses, clerk hire, etc	167 55	
Commissions to agents or directors, including policy fees	506 26	
Temporary loan	3,600 00	
All other expenses	89 42	
Total Disbursements		**10,974 08**
Balance December 31, 1909		**$992 48**
Balance shown above consists of cash in bank		$992 48
Amount of uncollected premiums or assessments December 31, 1909		271 93

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	1,401	$2,743,040
Written or renewed in 1909	471	998,150
Totals	1,872	$3,741,190
Deduct expirations and cancellations	461	926,900
In force December 31, 1909	1,411	$2,814,290

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Niagara and Erie counties.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: 100 per cent., Class I; 200 per cent., Class II; 250 per cent., Class III of flat assessment.

Terms for which policies are written: One to five years.

Amount of risk written subject to one fire: $4,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary, $500; Treasurer, $1,000.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? To pay losses and expenses for current year.

How are agents and directors paid? $3 per day attending meetings and policy fees; percentage of assessments collected, 5 per cent. on first $500, over than 3 per cent.; policy fees, $1.50 and 60 cents.

Amount of policy fee paid by policyholder: $1.50 and 60 cents.

ONTARIO COUNTY ALLIANCE MUTUAL FIRE RELIEF ASSOCIATION

CANANDAIGUA, N. Y.

[Organized June, 1894; incorporated June 9, 1894; commenced business September 18, 1894.]

A. B. WELCH, President — E. W. BURGE, Secretary

INCOME

Assessments and premiums other than paid in advance	$15,265 25
Balance on hand December 31, 1908	**217 14**
Total	**$15,482 39**

DISBURSEMENTS

Amount of losses paid	$13,263 82	
Expense of adjustment and settlement of losses, officers' salaries and directors' fees	1,212 60	
Office expenses, clerk hire, etc	422 08	
Total Disbursements		**14,898 50**
Balance December 31, 1909		**$583 89**
Balance shown above consists of cash in bank		$583 89
Amount of uncollected premiums or assessments December 31, 1909		2,556 96
Amount of borrowed money unpaid December 31, 1909 not yet due		2,264 66

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	2,571	$3,251,384
Written or renewed in 1909	525	780,666
Totals	3,096	$4,032,050
Deduct expirations and cancellations	504	715,326
In force December 31, 1909	2,592	$3,316,724

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Ontario county.

Towns or counties into which its business has been extended: Yates county.

Premium or assessment rates for each separate classification of property: First class, one-seventh of one per cent; second class, one-fifth of one per cent.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $4,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $1,000 each.

Amount of bonds required from directors: $500 each.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous.

How are agents and directors paid? Commission, percentage and policy fee.

Amount of commission: $1; percentage of assessments collected, 3 per cent.; policy fees, $1.

Amount of percentage of premium or assessment paid at issuance of policy: First class, one-seventh of one per cent; second class, one-fifth of one per cent.

Amount of policy fee paid by policyholder: $1.

THE ORLEANS COUNTY FARMERS MUTUAL INSURANCE COMPANY

ALBION, N. Y.

[Organized April 16, 1881; incorporated April 16, 1881; commenced business April 16, 1881.]

MYRON L. PARKER, President SAMUEL W. SMITH, Secretary

INCOME

Advance premiums or assessments	$18,563 78
Assessments other than paid in advance	11 74
Temporary loan	13,500 00
Total Income	**$32,075 52**
Balance on hand December 31, 1908	**1,619 15**
Total	**$33,694 67**

DISBURSEMENTS

Amount of losses paid	$16,663 22	
Officers' salaries	1,560 55	
Office expenses, clerk hire, etc	517 29	
Temporary loan and interest on same	13,747 50	
Total Disbursements		**32,488 56**
Balance December 31, 1909		**$1,206 11**
Balance shown above consists of cash in bank		$1,206 11
Amount of uncollected premiums or assessments December 31, 1909		86 17

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1909	4,902	$9,715,455

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Orleans.

Towns or counties into which its business has been extended: Has not been extended.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $5,000.

Are the risks inspected? Yes.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses and to create a surplus.

How are agents and directors paid? By policy fee; policy fees, $1.50.

Amount of policy fee paid by policyholder: $1.50.

OTSEGO COUNTY FARMERS CO-OPERATIVE FIRE INSURANCE COMPANY

COOPERSTOWN, N. Y.

[Organized May 24, 1886; incorporated September 25, 1886; commenced business June 7, 1886.]

A. G. MURPHY, President — A. C. SHIPMAN, Secretary

INCOME

Assessments other than paid in advance	$8,542 01
From 1,059 members during 1909	529 50
Total Income	**$9,071 51**
Balance on hand December 31, 1908	**63 07**
Total	**$9,134 58**

DISBURSEMENTS

Amount of losses paid	$6,626 13	
Expense of adjustment and settlement of losses.	79 40	
Officers' salaries	1,300 00	
Directors' fees	20 00	
Office expenses, clerk hire, etc	113 00	
Return premiums	5 00	
All other expenses	805 92	
Total Disbursements		**8,949 45**
Balance December 31, 1909		**$185 13**

Balance shown above consists of cash in bank	$185 13
Amount of uncollected premiums or assessments December 31, 1909	300 00

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	3,252	$4,858,325
Written or renewed in 1909	1,059	1,772,450
Totals	4,311	$6,630,775
Deduct expirations and cancellations	1,070	1,779,300
In force December 31, 1909	3,241	$4,851,475

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Otsego county.

Towns or counties into which its business has been extended: Chenango and Delaware counties.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Three years.

Amount of risk written subject to one fire: $2,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: None; from agents, $500.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous.

How are agents and directors paid? Per diem and membership fee.

Amount of commission: Directors are paid $2 for attending meetings. Agents are paid $1 for membership fee; membership fee of $2 charged for each application.

PATRONS OF INDUSTRY FIRE INS. CO. OF CORTLAND COUNTY

CORTLAND, N. Y.

[Organized October 5, 1901; incorporated October 5, 1901; commenced business July 3, 1902.]

H. J. REED, President — A. J. SEARS, Secretary

INCOME

Advance premiums or assessments	$119 83
Policy fees	122 50
Assessments other than paid in advance	485 94
Total Income	**$728 27**
Balance on hand December 31, 1908	**224 94**
Total	**$953 21**

DISBURSEMENTS

Amount of losses paid	$611 50	
Officers' salaries	25 00	
Directors' fees	31 49	
Office expenses, clerk hire, etc	85 50	
Commissions to agents or directors, including policy fees	122 50	
Total Disbursements		**875 99**
Balance December 31, 1909		**$77 22**
Balance shown above consists of cash in bank		$77 22

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	405	$378,421
Written or renewed in 1909	98	72,484
In force December 31, 1909	503	$450,905

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Cortland county.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: Single rate, Class 1; double rate, Class 2.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $2,000.
Are the risks inspected? Yes.
Amount of bonds required from agents: $400.
Does the association borrow money to pay losses? Yes.
Amount of money owed December 31, 1909, more than one year due: None.
Number of assessments levied in 1909: One.
Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.
Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.
How are agents and directors paid? By policy fees; policy fees, $1.
Amount of percentage of premium or assessment paid at issuance of policy: $1 per $1,000 of insurance.

THE PATRONS OF INDUSTRY FIRE INSURANCE COMPANY

PARISH, N. Y.

[Organized June 16, 1899; incorporated October 3, 1899; commenced business January 8, 1900.]

G. H. ROGERS, President — EMMETT LEWIS, Secretary

INCOME

Advance premiums or assessments		$330 09
Assessments other than paid in advance		1,391 21
Total Income		**$1,721 30**
Balance on hand December 31, 1908		**15 94**
Total		**$1,737 24**

DISBURSEMENTS

Amount of losses paid	$1,056 54	
Expense of adjustment and settlement of losses.	64 00	
Directors' fees	143 33	
Temporary loan	424 00	
Total Disbursements		**1,687 87**
Balance December 31, 1909		**$49 37**
Balance shown above consists of cash in office		$49 37
Amount of uncollected premiums or assessments December 31, 1909		86 00
Amount of unpaid losses December 31, 1909		200 00

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	640	$723,746
Written or renewed in 1909	265	295,670
Totals	905	$1,019,416
Deduct expirations and cancellations	.....	289,783
In force December 31, 1909	.....	$729,633

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Onondago and Oswego.

Towns or counties into which its business has been extended: Jefferson.

Largest total amount insured in the business section of any one city or village: $2,000; village, Mexico.

Terms for which policies are written: Three years.

Are the risks inspected? Yes.

Amount of bond required from each officer: Treasurer, $7,000; from agents, $400.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? By commission and policy fees.

Amount of commission: $1; policy fees, $1.

Amount of percentage of premium or assessment paid at issuance of policy: Full amount.

Amount of policy fee paid by policyholders: $1.25.

RENSSELAER COUNTY MUTUAL FIRE INSURANCE COMPANY

SAND LAKE, N. Y.

[Organized March 7, 1878; incorporated July 7, 1887; commenced business April 1, 1878.]

ELMER E. REICHARD, M. D., President — ARTHUR M. PECK, Secretary

INCOME

Advance premiums or assessments	$1,413 83
Policy fees	1,725 00
Assessments other than paid in advance	19,039 67
Interest	26 34
Temporary loan	9,500 00
Amount of any other receipts	480 95
Total Income	**$32,185 79**
Balance on hand December 31, 1908	**335 46**
Total	**$32,521 25**

DISBURSEMENTS

Amount of losses paid	$18,495 20	
Expense of adjustment and settlement of losses.	264 50	
Officers' salaries	611 50	
Directors' fees	52 00	
Office expenses, clerk hire, etc	727 73	
Commissions to agents or directors, including policy fees	1,725 00	
Temporary loan	9,500 00	
All other expenses	741 60	
Total Disbursements		**32,117 53**
Balance December 31, 1909		**$403 72**

Balance shown above consists of:		
Cash in bank	$386 63	
Cash in office	17 09	
Total		$403 72
Amount of uncollected premiums or assessments December 31, 1909		$96 60
Amount of borrowed money unpaid December 31, 1909		6,800 00

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	4,759	$6,524,205
Written or renewed in 1909	1,151	1,440,350
Totals	5,910	$7,964,555
Deduct expirations and cancellations	970	1,190,350
In force December 31, 1909	4,940	$6,774,205

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Towns of Sand Lake, Poestenkill, Berlin and Stephentown of Rensselaer county.

Towns or counties into which its business has been extended: Whole of Rensselaer county.

Largest total amount insured in the business section of any one city or village: $41,200; city of Troy.

Premium or assessment rates for each separate classification of property: 24 cents, Class 1; 36 cents, Class 1½; 48 cents, Class 2; 72 cents, Class 3, and 96 cents, Class 4.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $3,500.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $5,000.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? Directors, $2 per day while employed, percentage of assessments collected and policy fees. Percentage of assessments collected, 2½ per cent; policy fees, $1.50.

Amount of percentage of premium or assessment paid at issuance of policy: One-tenth of one per cent.

Amount of policy fee paid by policyholder: $1.50.

SAUQUOIT VALLEY FARMERS' ASSOCIATION

SAUQUOIT, N. Y.

[Organized February 21, 1878; commenced business February 21, 1878.]

JOHN M. PORTER, President — E. C. BIRDSEYE, Secretary

INCOME

Advance premiums or assessments	$967 45
Policy fees	452 00
Interest	110 27
Total Income	**$1,529 72**
Balance on hand December 31, 1908	**4,889 05**
Total	**$6,418 77**

DISBURSEMENTS

Amount of losses paid	$4,700 70	
Officers' salaries	1,200 00	
Directors' fees	114 10	
Office expenses, clerk hire, etc	82 29	
All other expenses	28 00	
Total Disbursements		**6,125 09**
Balance December 31, 1909		**$293 68**

Balance shown above consists of:

Cash in bank	$233 31	
Cash in office	60 37	
Total		$293 68

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	1,676	$3,667,100
Written or renewed in 1909	452	1,038,050
Totals	2,128	$4,705,150
Deduct expirations and cancellations	415	942,695
In force December 31, 1909	1,713	$3,762,455

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Oneida and Herkimer.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $5,000.

Are the risks inspected? Yes.

Does the association borrow money to pay losses? No.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses and a surplus for future losses.

Amount of percentage of premium or assessment paid at issuance of policy: One-tenth of one per cent.

Amount of policy fee paid by policyholder: $1.

THE SCHOHARIE AND SCHENECTADY COUNTIES MUTUAL FIRE INSURANCE ASSOCIATION

ESPERANCE, N. Y.

[Organized 1868; incorporated 1868.]

CHAS. BAUMES, President JOHN P. VAN VECHTEN, Secretary

INCOME

Advance premiums or assessments		$13,964 76
Total Income		**$13,964 76**
Balance on hand December 31, 1908		**429 18**
Total		**$14,393 94**

DISBURSEMENTS

Amount of losses paid	$10,878 67	
Officers' salaries	1,400 00	
Directors' fees and miscellaneous	1,069 43	
Interest	419 53	
Total Disbursements		**13,767 63**
Balance on hand December 31, 1909		**$626 31**

Balance shown above consists of cash in office	$626 31
Amount of uncollected premiums or assessments December 31, 1909	96 96
Amount of borrowed money unpaid December 31, 1909	7,810 04
Amount of unpaid losses December 31, 1909	1,886 70

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	4,490	$7,135,308
Written or renewed in 1909	907	1,441,114
Totals	5,397	$8,576,422
Deduct expirations and cancellations	893	1,437,962
In force December 31, 1909	4,504	$7,138,460

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Schoharie and Schenectady counties.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $2,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Treasurer, $10,000.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? By policy fees; Directors receive $3 per day and expenses attending regular meetings, adjusting losses, etc. Policy fees, $2.

Amount of policy fee paid by policyholders: $2.

ST. LAWRENCE COUNTY FARMERS INSURANCE COMPANY

OGDENSBURG, N. Y.

[Organized July, 1886; incorporated July, 1886; commenced business July, 1886.]

LOTT HALL, President — N. WELLS, Secretary

INCOME

Assessments other than paid in advance	$30,158 11
Temporary loan	24,181 32
Total Income	**$54,339 43**
Balance on hand December 31, 1908	**851 42**
Total	**$55,190 85**

DISBURSEMENTS

Amount of losses paid	$21,549 46	
Expense of adjustment and settlement of losses.	551 60	
Temporary loan	28,986 16	
All other expenses	2,128 88	
Total Disbursements		**53,216 10**
Balance December 31, 1909		**$1,974 75**

Balance shown above consists of:

Cash in bank	$1,965 81	
Cash in office	8 94	
Total		$1,974 75

Amount of uncollected premiums or assessments December 31, 1909	$196 98
Amount of borrowed money unpaid December 31, 1909	24,181 32

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	5,842	$10,356,301
Written or renewed in 1909	363	888,863
Totals	6,205	$11,245,164
Deduct expirations and cancellations	455	761,564
In force December 31, 1909	5,750	$10,483,600

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: St. Lawrence county.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Term for which policies are written: Three years.

Amount of risk written subject to one fire: $7,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $2,000.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? By policy fees. Policy fees, 50 cents.

Amount of policy fee paid by policyholder: $1.

THE TIOGA COUNTY PATRONS FIRE RELIEF ASSOCIATION

SPENCER, N. Y.

[Organized 1877; incorporated 1881; commenced business 1877.]

A. H. KROM, President — L. W. HULL, Secretary

INCOME

Advance premiums or assessments		$783 66
Policy fees		11,764 93
Temporary loan		7,718 00
Total Income		**$20,266 59**
Balance on hand December 31, 1908		**4,137 83**
Total		**$24,404 42**

DISBURSEMENTS

Amount of losses paid	$12,012 95	
Expense of adjustment and settlement of losses.	429 76	
Officers' salaries	360 33	
Directors' fees	4 00	
Office expenses, clerk hire, etc	124 41	
Temporary loan	6,718 00	
All other expenses	355 90	
Total Disbursements		**20,005 35**
Balance December 31, 1909		**$4,399 07**

Balance shown above consists of cash in office	$4,399 07
Amount of uncollected premiums or assessments December 31, 1909	209 17
Amount of borrowed money unpaid December 31, 1909	4,718 00

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	2,780	$3,990,068
Written or renewed in 1909	539	820,335
Totals	3,319	$4,810,403
Deduct expirations and cancellations	602	833,271
In force December 31, 1909	2,717	$3,977,132

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Tioga.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $5,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: President, $1,750; Secretary, $3,000 and Treasurer, $10,000.

Amount of bonds required from directors: $500 to $1,750.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? By commission and percentage of assessments collected.

Amount of commission: $1; percentage of assessments collected, 2 per cent.

Amount of policy fee paid by policyholders: One-tenth of one per cent.

WESTMORELAND INSURANCE ASSOCIATION

WESTMORELAND, N. Y.

[Organized February 4, 1881; incorporated June 8, 1887; commenced business April 20, 1881.]

H. H. TYLER, President — W. H. STOREY, Secretary

INCOME

Advance premiums or assessments	$579 71
Policy fees	311 00
Assessments other than paid in advance	5,970 96
Total Income	**$6,861 67**
Balance on hand December 31, 1908	**2,233 01**
Total	**$9,094 68**

DISBURSEMENTS

Amount of losses paid	$6,241 17	
Expense of adjustment and settlement of losses.	38 85	
Officers' salaries	1,000 00	
Directors' fees	77 70	
Office expenses, clerk hire, etc	136 95	
All other expenses	53 44	
Total Disbursements		**7,548 11**
Balance December 31, 1909		**$1,546 57**
Balance shown above consists of:		
Cash in bank	$1,511 48	
Cash in office	35 09	
Total		**$1,546 57**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	1,649	$3,002,712
Written or renewed in 1909	311	569,153
Totals	1,960	$3,571,865
Deduct expirations and cancellations	327	570,861
In force December 31, 1909	1,633	$3,001,004

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Oneida.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $5,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary and Treasurer $5,000.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

Amount of percentage of premium or assessment paid at issuance of policy: Ten cents per $100 of injsurance.

Amount of policy fee paid by policyholder: $1.

Town Associations

THE FOLLOWING FIFTY-FOUR ABSTRACTS OF THE ANNUAL STATEMENTS OF TOWN ASSOCIATIONS INCLUDE THOSE ASSOCIATIONS ORGANIZED UNDER SPECIAL ACTS OF THE LEGISLATURE OR UNDER THE PROVISIONS OF THE INSURANCE LAW, AND WHOSE TERRITORY IS CONFINED TO TOWNSHIPS OR A SINGLE COUNTY.

THE AMHERST AND CLARENCE CO-OPERATIVE INSURANCE ASSOCIATION

SWORMVILLE, N. Y.

[Organized June 17, 1892; incorporated August 12, 1892; commenced business September 26, 1892.]

JOSEPH FIEGL, President — GEORGE L. MILLER, Secretary

INCOME

Advance premiums or assessments		$1,900 01
Policy fees		70 00
Interest		62 47
Amount of any other receipts		46 25
Total Income		**$2,078 73**
Balance on hand December 31, 1908		**2,294 13**
Total		**$4,372 86**

DISBURSEMENTS

Amount of losses paid	$2,518 35	
Expense of adjustment and settlement of losses	72 25	
Officers' salaries	228 00	
Directors' fees	92 00	
Office expenses, clerk hire, etc	82 34	
Commissions to agents or directors, including policy fees	219 51	
Return premiums	10 31	
All other expenses	13 83	
Total Disbursements		**3,236 59**
Balance December 31, 1909		**$1,136 27**

Balance shown above consists of:

Cash in bank	$1,036 65	
Cash in office	99 62	
Total		$1,136 27

Amount of uncollected premiums or assessments December 31, 1909 ... $4 71

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	802	$1,836,019
Written or renewed in 1909	172	378,107
Totals	974	$2,214,126
Deduct expirations and cancellations	138	285,865
In force December 31, 1909	836	$1,928,261

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Towns of Amherst and Clarence.

Towns or counties into which its business has been extended: None.

Premium or assessment rates for each separate classification of property: In 1909 assessment of $1 per $1,000 insured.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: Not to exceed $7,000.

Amount of bond required from each officer: Collector, $2,200 and $1,400; Treasurer, $2,000.

Amounts of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Both.

How are agents and directors paid? Agents are paid a policy fee and directors a salary and allowance for renewals; percentage of assessments collected, two per cent.; policy fees, one dollar on new policies, seventy-five cents for renewals.

Amount of percentage of premium or assessment paid at issuance of policy: An amount proportioned to cash on hand paid by old members.

Amount of policy fee paid by policyholder: $1.

ANDES MUTUAL FIRE INSURANCE COMPANY

ANDES, N. Y.

[Organized 1880; incorporated 1882; commenced business 1880.]

O. D. SMITH, President — WM. C. LAING, Secretary

INCOME

Policy fees	$224 70
Assessments other than paid in advance	3 15
Total Income	**$227 85**
Balance on hand December 31, 1908	**480 24**
Total	**$708 09**

DISBURSEMENTS

Amount of losses paid	$92 91	
Expense of adjustment and settlement of losses	4 00	
Officers' salaries	30 00	
Directors' fees	67 50	
Office expenses, clerk hire, etc	32 25	
Return premiums	84	
All other expenses	3 00	
Total Disbursements		**230 50**
Balance December 31, 1909		**$477 59**
Balance shown above consists of cash on hand		$477 59

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	370	$570,160
Written or renewed in 1909	135	203,595
Totals	505	$773,755
Deduct expirations and cancellations	130	188,980
In force December 31, 1909	375	$584,775

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of Andes.

Towns or counties into which its business has been extended: None.

Premium or assessment rates for each separate classification of property: Average for 30 years, $1.15 per $1,000 insured.

Terms for which policies are written: Three years.

Amount of risk written subject to one fire: $3,000.

Amount of bond required from each officer: Treasurer bonded for $1,000.

Amount of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses and expenses.

How are agents and directors paid? Receive fifty cents policy fee.

Amount of commission: None; policy fees, fifty cents.

Amount of percentage of premium or assessment paid at issuance of policy: One dollar per $1,000 of insurance.

Amount of policy fee paid by policyholder: Fifty cents.

ARGYLE CO-OPERATIVE FIRE INSURANCE COMPANY

ARGYLE, N. Y.

[Organized September 2, 1879; incorporated September 6, 1879; commenced business October 6, 1879.]

JOHN B. CONWAY, President BENJAMIN CARSWELL, Secretary

INCOME

Policy fees	$234 25
Assessments other than paid in advance	1,783 96
Total Income	**$2,018 21**
Balance on hand December 31, 1908	**276 96**
Total	**$2,295 17**

DISBURSEMENTS

Amount of losses paid	$1,651 37	
Office expenses, clerk hire, etc	42 78	
Commissions to agents or directors, including policy fees	210 10	
All other expenses	15 50	
Total Disbursements		**1,919 75**
Balance December 31, 1909		**$375 42**
Balance shown above consists of cash in bank		$363 53
Amount of uncollected premiums or assessments December 31, 1909		11 89

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	379	$738,050
Written or renewed in 1909	114	234,920
Totals	493	$972,970
Deduct expirations and cancellations	103	227,327
In force December 31, 1909	390	$745,643

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of Argyle.

Towns or counties into which its business has been extended: None.

Premium or assessment rates for each separate classification of property: Buildings with slate or metal roofs, seven-eighths rate; buildings with other kinds of roofs, full rate; vacant dwelling houses, fifty cents per $1,000 of insurance per month in addition to full rate.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $7,000.

Amount of bond required from each officer: None.

Amount of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? No.

Amount of money owed December 31, 1909, more than one year due: None.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? To pay previous losses.

How are agents and directors paid? Secretary receives three-fourths of policy fee; Treasurer receives two per cent. for collection of assessment; policy fees, $2.

Amount of policy fee paid by policyholder: $2.

THE BALLSTON CO-OPERATIVE INSURANCE ASSOCIATION

BALLSTON LAKE, N. Y.

[Organized February 23, 1882; commenced business February 25, 1882.]

EDWARD A. STEWART, President GEORGE E. McKNIGHT, Secretary

INCOME

Policy fees	$96 00
Assessments other than paid in advance	8 76
Total Income	**$104 76**
Balance on hand December 31, 1908	**105 15**
Total	**$209 91**

DISBURSEMENTS

Expense of adjustment and settlement of losses.	$6 00	
Officers' salaries	44 00	
Office expenses, clerk hire, etc	15 48	
Commissions to agents or directors, including policy fees	24 00	
Return premiums	1 10	
All other expenses	4 00	
Total Disbursements		**94 58**
Balance December 31, 1909		**$115 33**
Balance shown above consists of cash in bank		$115 33

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	207	$376,136
Written or renewed in 1909	48	90,202
Totals	255	$466,338
Deduct expirations and cancellations	53	69,882
In force December 31, 1909	202	$396,456

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Ballston.

Towns or counties into which its business has been extended: None.

Premium or assessment rates for each separate classification of property: First class, single rate; other classes, rate varies according to distance from nearest building.

Terms for which policies are written: Five years.

Amount or risk written subject to one fire: $3,500.

Amount of bond required from each officer: None.

Amount of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? No.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? Receive fifty cents on each policy.

Amount of commission: None; percentage of assessments collected, none; policy fees, none.

Amount of percentage of premium or assessment paid at issuance of policy: None.

Amount of policy fee paid by policyholder: None.

THE BOVINA CO-OPERATIVE INSURANCE COMPANY

BOVINA CENTER, N. Y.

[Organized 1878; incorporated December 21, 1881; commenced business 1879.]

JAMES W. COULTER, President JOHN W. McCUNE, Secretary

INCOME

Advance premiums or assessments	$90 60
Assessments other than paid in advance	3,783 55
Total Income	**$3,874 15**
Balance on hand December 31, 1908	**2 32**
Total	**$3,876 47**

DISBURSEMENTS

Amount of losses paid	$3,207 70	
Expense of adjustment and settlement of losses	24 00	
Officers' salaries	49 50	
Directors' fees	26 50	
Office expenses, clerk hire, etc	6 10	
Temporary loan	149 80	
All other expenses	3 00	
Total Disbursements		**3,466 60**
Balance December 31, 1909		**$409 87**
Balance shown above consists of cash in bank		**$409 87**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	253	$640,708
Written or renewed in 1909	53	120,898
Totals	306	$761,606
Deduct expirations and cancellations	58	140,032
In force December 31, 1909	248	$621,574

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Bovina.

Towns or counties into which its business has been extended: None.

Premium or assessment rates for each separate classification of property: Class 1, three per cent.; class 2, two per cent.; class 1, one per cent.

Terms for which policies are written: Five years.
Amount of risk written subject to one fire: $7,000.
Amount of bond required from each officer: Treasurer, $2,000.
Amount of bonds required from directors: None; from agents, none.
Does the association borrow money to pay losses? Yes.
Amount of money owed December 31, 1909, more than one year due: None.
Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.
Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? To pay previous losses and small amounts over.
How are agents and directors paid? Director receiving an application gets fifty cents.
Amount of percentage of premium or assessment paid at issuance of policy: Full amount of premium.

THE BRUNSWICK INSURANCE COMPANY

CROPSEYVILLE, N. Y.

[Organized 1858; incorporated May 19, 1906; commenced business 1858.]

JAMES B. COTTRELL, President O. T. BULSON, Secretary

INCOME

Advance premiums or assessments	$1,927 95
Policy fees	175 60
Assessments other than paid in advance	2 50
Total Income	**$2,106 05**
Balance on hand December 31, 1908	**251 22**
Total	**$2,357 27**

DISBURSEMENTS

Amount of losses paid	$2,062 33	
Officers' salaries	20 00	
Directors' fees	38 00	
Office expenses, clerk hire, etc	9 53	
All other expenses	13 67	
Total Disbursements		**2,143 53**
Balance December 31, 1909		**$213 74**
Balance shown above consists of cash in bank		$213 74

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
Net amount in force December 31, 1909	394	$782,830

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Brunswick.

Towns or counties into which its business has been extended: None.

Premium or assessment rates for each separate classification of property: First class, one per cent.; second class, One and one-half per cent.; third class. two per cent.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $7,000.

Amount of bond required from each officer: None.

Amount of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? No.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? No.

How are agent and directors paid? One dollar per day for services rendered; policy fees, fifty cents.

Amount of percentage of premium or assessment paid at issuance of policy: One dollar.

Amount of policy fee paid by policyholder: $1.50.

CAMBRIDGE FIRE INSURANCE COMPANY

CAMBRIDGE, N. Y.

[Organized and commenced business 1857.]

GEORGE R. KING, President HORACE DODDS, Secretary

INCOME

Temporary loan	$300 00
Total Income	$300 00
Deficit December 31, 1908	222 87
Total	$77 13

DISBURSEMENTS

Amount of losses paid	$2 60	
Expense of adjustment and settlement of losses.	1 00	
Officers' salaries	10 00	
Directors' fees	6 00	
Office expenses, clerk hire, etc	3 38	
All other expenses	39 06	
Total Disbursements		62 04
Balance December 31, 1909		$15 09
Balance shown above consists of cash in office		$15 09
Amount of borrowed money unpaid December 31, 1909		$300 00

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	399	$727,257
Written or renewed in 1909	94	173,992
Totals	493	$901,249
Deduct expirations and cancellations	98	161,002
In force December 31, 1909	395	$740,247

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of Cambridge.

Towns or counties into which its business has been extended. None.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $7,000.

Amount of bond required from each officer: None.

Amount of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? Yes.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? To pay previous losses.

How are agents and directors paid? Directors receive $1 when called to adjust a loss; percentage of assessments collected, one hundred per cent.; policy fees, one dollar each.

Amount of policy fee paid by policyholder: $1.

THE CAROLINE FARMERS FIRE INSURANCE COMPANY

SLATERVILLE SPRINGS, N. Y.

[Organized May 20, 1886; commenced business May 20, 1886.]

GEORGE M. BULL, President RICHARD WHITTAKER, Secretary

INCOME

Policy fees		$294 47
Assessments other than paid in advance		24 19
Total Income		**$318 66**
Balance on hand December 31, 1908		**391 64**
Total		**$710 30**

DISBURSEMENTS

Amount of losses paid	$433 00	
Expense of adjustment and settlement of losses, officers' salaries and directors' fees	121 72	
Office expenses, etc	28 95	
Return premiums	7 13	
Total Disbursements		**590 80**
Balance December 31, 1909		**$119 50**
Balance shown above consists of cash in hands of Treasurer		$119 50
Amount of uncollected premiums or assessments December 31, 1909		7 70

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	409	$521,562
Written or renewed in 1909	100	133,940
Totals	509	$655,502
Deduct expirations and cancellations	90	112,425
In force December 31, 1909	419	$543,077

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of Caroline.

Towns or counties into which its business has been extended. None.

Premium or assessment rates for each separate classification of property: Premium rate first class, one-fifth of one per cent.; second, one-fourth of one per cent.; third, forty cents per $100.

Amount of risk written subject to one fire: $2,500.

Are the risks inspected? Three and five years.

Amount of bond required from each officer: Treasurer is bonded for $2,000.

Amount of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year: To pay previous loss plus a small surplus.

How are agents and directors paid? By fees for attending meetings and adjusting losses and policy fees; policy fees, $1 each.

Amount of percentage of premium or assessment paid at issuance of policy: Premium of 20 cents, 25 cents and 40 cents per $100 of insurance.

Amount of policy fee paid by policyholder: $1.

THE CHARLTON FIRE INSURANCE COMPANY

CHARLTON, N. Y.

[Organized 1859; incorporated 1888; commenced business 1859.]

ALEXANDER CRANE, President GEO. F. SMITH, Secretary

INCOME

Policy fees	$96 54
Total Income	**$96 54**
Balance on hand December 31, 1908	**6 87**
Total	**$103 41**

DISBURSEMENTS

Officers' salaries	$52 00	
Return premiums	1 94	
All other expenses	42 06	
Total Disbursements		**96 00**
Balance December 31, 1909		**$7 41**
Balance shown above consists of cash in office		$7 41
Amount of borrowed money unpaid December 31, 1909		$50 00

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	247	$379,297
Written or renewed in 1909	52	92,075
Totals	299	$471,372
Deduct expirations and cancellations	59	90,668
In force December 31, 1909	240	$380,704

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of Charlton.

Towns or counties into which its business has been extended. None.

Premium or assessment rates for each separate classification of property: First class, single rate; second class. single rate plus one-tenth; third class, single rate plus two-tenths; fourth class, single rate plus three-tenths; fifth class, single rate plus five-tenths.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $3,000.

Amount of bond required from each officer: None.

Amount of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? Yes.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? Secretary receives $1 for each policy issued.

Amount of percentage of premium or assessment paid at issuance of policy: Five cents per $100 of insurance.

Amount of policy fee paid by policyholder: $1.

CHERRY VALLEY, ROSEBOOM AND WESTFORD, AND OTSEGO COUNTY CO-OPERATIVE INSURANCE COMPANY

CHERRY VALLEY, N. Y.

[Organized 1880; incorporated 1880; commenced business 1880.]

H. B. VAN VALKENBURGH, President — FRED J. GILDAY, Secretary

INCOME

Policy fees	$123 60
Assessments other than paid in advance	2,244 85
Total Income	**$2,368 45**
Balance on hand December 31, 1908	**38 58**
Total	**$2,407 03**

DISBURSEMENTS

Amount of losses paid	$1,277 76	
Expense of adjustment and settlement of losses	28 50	
Officers' salaries	161 05	
Directors' fees	56 00	
Office expenses, clerk hire, etc	102 02	
Temporary loan	749 48	
All other expenses	54 95	
Total Disbursements		2,429 76
Deficit December 31, 1909		**$22 73**
Amount of uncollected premiums or assessments December 31, 1909		$11 76
Amount of unpaid losses December 31, 1909		474 00

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	770	$1,103,913
Written or renewed in 1909	206	330,609
Totals	976	$1,434,522
Deduct expirations and cancellations	129	228,712
In force December 31, 1909	847	$1,205,810
Net amount in force December 31, 1909	847	$1,205,810

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Towns of Cherry Valley, Westford and Roseboom.

Towns or counties into which its business has been extended: All other towns of Otsego county.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $7,000.

Amount of bonds required from directors: Double the amount of each assessment; from agents, double the amount of each assessment.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses and expenses.

How are agents and directors paid? Agents collect $1 from each applicant in addition to policy fee; directors receive $2 per day; policy fees, 60 cents.

Amount of policy fee paid by policyholder: Sixty cents.

THE CLAVERACK TOWN FIRE INSURANCE COMPANY

CLAVERACK, N. Y.

[Organized 1857; incorporated 1857; commenced business 1857.]

ALMON MILLER, President — MYRON HESS, Secretary

INCOME

Policy fees	$149 25
Assessments other than paid in advance	2 42
Temporary loan	394 00
Total Income	**$545 67**
Balance on hand December 31, 1908	**149 70**
Total	**$695 37**

DISBURSEMENTS

Amount of losses paid	$559 00	
Expense of adjustment and settlement of losses	24 50	
All other expenses	87 62	
Total Disbursements		**671 12**
Balance December 31, 1909		**$24 25**
Balance shown above consists of cash in office		$24 25
Amount of borrowed money unpaid December 31, 1909		394 00

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	506	$910,817
Written or renewed in 1909	84	141,464
Totals	590	$1,052,281
Deduct expirations and cancellations	79	126,740
In force December 31, 1909	511	$925,541

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of Claverack.

Towns or counties into which its business has been extended. None.

Premium or assessment rates for each separate classification of property: First class, 1c.; second class. 1¼c.; third class, 1½c.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $3,000 and $5,000.

Amount of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? President and Secretary receive $2.50 per day, employed, and directors $2 per day.

Amount of policy fee paid by policyholder: One dollar for first thousand and seventy-five cents for each additional or fractional part.

THE CLIFTON PARK AND HALFMOON MUTUAL FIRE INSURANCE ASSOCIATION

REXFORD FLATS, N. Y.

[Organized March 23, 1878; incorporated July 2, 1900; commenced business April 27, 1878.]

FAYETTE BAKER, President WILLIAM H. VAN VRANKEN, Secretary

INCOME

Policy fees	$119 00
Assessments other than paid in advance	1,860 30
Total Income	**$1,979 30**
Balance on hand December 31, 1908	**468 21**
Total	**$2,447 51**

DISBURSEMENTS

Amount of losses paid	$1,960 00	
Officers' salaries	96 40	
Directors' fees	143 00	
Office expenses, clerk hire, etc	78 25	
All other expenses	13 60	
Total Disbursements		**2,291 25**
Balance December 31, 1909		**$156 26**

Balance shown above consists of cash in office	$156 26
Amount of uncollected premiums or assessments December 31, 1909	1,492 00
Amount of unpaid losses December 31, 1909	1,492 00

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	551	$931,602
Written or renewed in 1909	119	198,902
Totals	670	$1,130,504
Deduct expirations and cancellations	104	182,498
In force December 31, 1909	566	$948,006

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Clifton Park and Halfmoon.

Towns or counties into which its business has been extended: None.

Terms for which policies are written: Five years.

Amount of bond required from each officer: Treasurer, $6,000.

Amount of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? For attending meeting and fees; percentage of assessments collected, one per cent.; policy fees, one dollar.

Amount of percentage of premium or assessment paid at issuance of policy: None.

Amount of policy fee paid by policyholder, $2.

THE CO-OPERATIVE FIRE INSURANCE COMPANY OF THE TOWN OF GRANVILLE, N. Y.

GRANVILLE, N. Y.

[Organized May 1888; commenced business July 16, 1888.]

A. C. POTTER, President — G. F. McCOTTER, Secretary

INCOME

Policy fees	$178 35
Assessments other than paid in advance	100 00
Total Income	**$278 35**
Balance on hand December 31, 1908	**14 44**
Total	**$292 79**

DISBURSEMENTS

Amount of losses paid	$10 00	
Expense of adjustment and settlement of losses.	21 00	
Directors' fees	58 50	
Office expenses, clerk hire, etc	8 25	
Commissions to agents or directors, including policy fees	105 00	
Return premiums	52	
All other expenses	14 32	
Total Disburements		**217 59**
Balance December 31, 1909		**$75 20**
Balance shown above consists of cash in bank		$75 20

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	290	$548,249
Written or renewed in 1909	76	139,125
Totals	366	$687,374
Deduct expirations and cancellations	68	104,038
In force December 31, 1909	298	$583,336

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of Granville.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $5,000.

Amount of bond required from each officer: Secretary, $1,000; Treasurer, $2,000.

Amounts of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses and expenses.

How are agents and directors paid? Directors receive $1.50 for each meeting attended; percentage of assessments collected, 95 per cent; policy fees, $2.

Amount of percentage of premium or assessment paid at issuance of policy: None.

Amount of policy fee paid by policyholder: $2.

THE CO-OPERATIVE FIRE INSURANCE COMPANY OF THE TOWN OF HARTFORD

HARTFORD, N. Y.

[Organized April 3, 1886; commenced business April 24, 1886.]

E. B. NORTON, President — L. G. MAYNARD, Secretary

INCOME

Advance premiums or assessments	$1,094 49
Total Income	**$1,094 49**
Balance on hand December 31, 1908	**50 90**
Total	**$1,145 39**

DISBURSEMENTS

Amount of losses paid	$970 00	
Expense of adjustment and settlement of losses and collecting taxes	32 00	
Secretary's fees	73 50	
All other expenses	19 08	
Total Disbursements		**1,094 58**
Balance December 31, 1909		**$50 81**
Balance shown above consists of cash in treasury		$50 81

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	236	$452,413
Written or renewed in 1909	49	82,365
Totals	285	$534,778
Deduct expirations and cancellations	40	67,840
In force December 31, 1909	245	$466,938

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of Hartford.

Towns or counties into which its business has been extended: None.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $4,000.

Amount of bond required from each officer: Secretary and Treasurer $500 each.

Amounts of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? No.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? Executive Committee are paid $1 each for adjusting loss. Percentage of assessments collected, $10 for collecting all; policy fees, $1.50.

Amount of policy fee paid by policyholder: $2.

THE CROWN POINT FIRE INSURANCE COMPANY

CROWN POINT, N. Y.

[Organized July 20, 1898; incorporated July 26, 1898; commenced business September 8, 1898.]

HIRAM T. SISSON, President WALTER S. GREEN, Secretary

INCOME

Advance premiums or assessments	$124 17
Policy fees	48 63
Unoccupancy permits	14 75
Amount of any other receipts	3 25
Total Income	**$190 80**
Balance on hand December 31, 1908	**365 34**
Total	**$556 14**

DISBURSEMENTS

Amount of losses paid	$11 49	
Directors' fees	14 00	
Office expenses, clerk hire, etc	11 50	
Commissions to agents or directors, including policy fees and unoccupancy permits	57 13	
Total Disbursements		**94 12**
Balance December 31, 1909		**$462 02**
Balance shown above consists of cash in bank		$462 02

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	152	$192,875
Written or renewed in 1909	39	47,000
Totals	191	$239,875
Deduct expirations and cancellations	21	22,325
In force December 31, 1909	170	$217,550

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of Crown Point.

Towns or counties into which its business has been extended: None.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $4,000.

Amount of bond required from each officer: Treasurer, $1,000.

Amounts of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? No.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? One dollar for each survey made. Percentage of assessments collected, 2½ per cent.; policy fees, $1.50.

Amount of percentage of premium or assessment paid at issuance of policy: All.

Amount of policy fee paid by policyholder: $1.50.

DRYDEN AND GROTON MUTUAL FIRE INSURANCE COMPANY

ETNA, N. Y.

[Organized March 28, 1860; commenced business May 7, 1860.]

JOHN G. COBB, President — BRADFORD SNYDER, Secretary

INCOME

Advance premiums or assessments	$1,153 32
Policy fees	467 20
Assessments other than paid in advance	3,044 76
Total Income	**$4,665 28**
Balance on hand December 31, 1908	**1,015 74**
Total	**$5,681 02**

DISBURSEMENTS

Amount of losses paid	$2,625 03	
Expense of adjustment and settlement of losses.	56 00	
Officers' salaries	588 92	
Directors' fees	292 00	
Office expenses, clerk hire, etc	92 33	
Return premiums	43 18	
Total Disbursements		**3,697 46**
Balance December 31, 1909		**$1,983 56**

Balance shown above consists of cash in bank	$1,983 56
Amount of uncollected premiums or assessments December 31, 1909	48 64

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	1,640	$3,011,095
Written or renewed in 1909	292	810,200
Totals	1,932	$3,821,295
Deduct expirations and cancellations	305	779,475
In force December 31, 1909	1,627	$3,041,820

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Towns of Dryden and Groton.

Towns or counties into which its business has been extended: None.

Premium or assessment rates for each separate classification of property: 1st Class, one-fifth of one per cent.; 2d Class, one-fourth of one per cent.; 3d Class, one-third of one per cent.

Terms for which policies are written: One to five years.

Amount of risk written subject to one fire: $7,000.

Amount of bond required from each officer: Treasurer, $5,000.

Amounts of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? $2 per day. Percentage of assessments collected, 2 per cent.; policy fees, $1.

Amount of percentage of premium or assessment paid at issuance of policy: One-fifth of one per cent.

Amount of policy fee paid by policyholder: $1.

EASTON MUTUAL FIRE INSURANCE COMPANY

NORTH EASTON, N. Y.

[Organized April 7, 1858.]

ALBERT SLOCUM, President — L. G. SNELL, Secretary

INCOME

Advance premiums or assessments	$236 30
Policy fees	149 75
Assessments other than paid in advance	3 49
Total Income	**$389 54**
Balance on hand December 31, 1908	157 71
Total	**$547 25**

DISBURSEMENTS

Amount of losses paid	$706 00	
Expense of adjustment and settlement of losses.	12 00	
Commissions to agents or directors, including policy fees	149 75	
Return premiums	18 15	
All other expenses	33 41	
Total Disbursements		**919 31**
Deficit December 31, 1909		**$372 06**
Amount of borrowed money unpaid December 31, 1909		$372 06

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	570	$867,276
Written or renewed in 1909	133	236,945
Totals	703	$1,104,221
Deduct expirations and cancellations	144	224,670
In force December 31, 1909	559	$879,551

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of Easton.

Towns or counties into which its business has been extended: None.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $2,000.
Amount of bond required from each officer: None.
Amounts of bonds required from directors: None; from agents, none.
Does the association borrow money to pay losses? Yes.
Amount of money owed December 31, 1909, more than one year due: None.
Number of assessments levied in 1909: None.
Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.
Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses and expenses.
How are agents and directors paid? Agents receive $1 for each application. Percentage of assessments collected, 2 per cent.; policy fees, 25 cents.
Amount of percentage of premium or assessment paid at issuance of policy: Ten cents per $100 of insurance.

THE FARMERS' CO-OPERATIVE FIRE INSURANCE ASSOCIATION OF THE TOWNS OF CLAY, CAMILLUS, LYSANDER AND VAN BUREN

BALDWINSVILLE, N. Y.

[Organized July 2, 1881; incorporated August 13, 1881; commenced business December 1, 1881.]

F. W. FENNER, President — OTIS M. BIGELOW, Secretary

INCOME

Policy fees		$1,939 37
Assessments other than paid in advance		1,642 55
Total Income		**$3,581 92**
Balance on hand December 31, 1908		**1,940 90**
Total		**$5,522 82**

DISBURSEMENTS

Amount of losses paid	$2,092 63	
Officers' salaries	200 00	
Directors' fees, office expenses, clerk hire, etc., and commissions to agents or directors, including policy fees	977 65	
Total Disbursements		**3,270 28**
Balance December 31, 1909		**$2,252 54**
Balance shown above consists of:		
Cash in bank	$2,181 84	
Cash in office	70 70	
Total		$2,252 54
Amount of uncollected premiums or assessments December 31, 1909		53 12
Amount of unpaid losses December 31, 1909 (unadjusted)		1,500 00

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	1,290	$3,017,260
Written or renewed in 1909	378	884,155
Totals	1,668	$3,901,415
Deduct expirations and cancellations	356	772,415
In force December 31, 1909	1,312	$3,129,000

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Clay, Camillus, Lysander and Van Buren.

Towns or counties into which its business has been extended: None.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $7,000.

Amount of bond required from each officer: None.

Amounts of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Yes, if directors think best.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses and expenses.

How are agents and directors paid? Receive $1 for writing application. Policy fees, $1.

Amount of percentage of premium or assessment paid at issuance of policy: Twenty cents per $100 of insurance.

Amount of policy fee paid by policyholder: $1.

THE FARMERS' FIRE INSURANCE ASSOCIATION OF THE TOWNS OF GREENVILLE, DURHAM, WESTERLO AND RENSSELAERVILLE

FREEHOLD, N. Y.

[Organized January 9, 1855; incorporated May 14, 1889; commenced business January 9, 1855.]

M. P. STEVENS, President — A. D. GIBSON, Secretary

INCOME

Advance premiums or assessments	$950 00
Assessments other than paid in advance	2,969 26
Total Income	**$3,928 26**
Balance on hand December 31, 1908	**1,520 63**
Total	**$5,448 89**

DISBURSEMENTS

Amount of losses paid	$3,743 30	
Expense of adjustment and settlement of losses.	34 95	
Officers' salaries	225 00	
Directors' fees	56 00	
Office expenses, clerk hire, etc	91 10	
Commissions to agents or directors, including policy fees	20 00	
All other expenses	284 41	
Total Disbursements		**4,454 76**
Balance December 31, 1909		**$994 13**

Balance shown above consists of cash in bank	$994 13
Amount of uncollected premiums or assessments December 31, 1909	250 00
Amount of borrowed money unpaid December 31, 1909	300 00
Amount of unpaid losses December 31, 1909	300 00

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	1,290	$1,871,950
Written or renewed in 1909	385	567,570
Totals	1,675	$2,439,520
Deduct expirations and cancellations	358	530,560
In force December 31, 1909	1,317	$1,908,960

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Greenville, Durham, Westerlo and Rensselaerville.

Towns or counties into which its business has been extended: All towns in Albany and Greene counties.

Premium or assessment rates for each separate classification of property: One year policies 15, 20 and 60 cents per $100 of insurance; five year policies 15, 20 and 25 cents per $100 of insurance, and for policies of over $2,000 5 cents per $100.

Terms for which policies are written: One and five years.

Amount of risk written subject to one fire: $3,000.

Amount of bond required from each officer: Secretary-Treasurer, $2,000.

Amounts of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: $300.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses and expenses.

How are agents and directors paid? Policy fees.

Amount of commission: None; percentage of assessments collected, 10 per cent.; policy fees, $1 for policy of less than $2,000.

Amount of percentage of premium or assessment paid at issuance of policy: Full premium.

Amount of policy fee paid by policyholder: $1 for less than $2,000 insurance; 5 cents per $100 for over $2,000.

THE FARMERS' FIRE RELIEF ASSOCIATION OF THE TOWNS OF POMPEY AND FABIUS

DELPHI FALLS, N. Y.

[Organized 1880; incorporated January 31, 1880; commenced business September 27, 1880.]

JOHN J. HOWE, President WILLIAM H. SAVAGE, Secretary

INCOME

Policy fees	$150 00
Assessments other than paid in advance	1,060 51
Total Income	**$1,210 51**
Balance on hand December 31, 1908	**232 61**
Total	**$1,443 12**

DISBURSEMENTS

Amount of losses paid	$949 00	
Expense of adjustment and settlement of losses.	22 00	
Officers' salaries	2 00	
Directors' fees	16 00	
Office expenses, clerk hire, etc	50 50	
Commissions to agents or directors, including policy fees	112 50	
All other expenses	2 00	
Total Disbursements		**1,154 00**
Balance December 31, 1909		**$289 12**
Balance shown above consists of cash in bank		$289 12

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	340	$534,962
Written or renewed in 1909	75	137,280
Totals	415	$672,242
Deduct expirations and cancellations	79	115,625
In force December 31, 1909	336	$556,617

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Pompey and Fabius.

Towns or counties into which its business has been extended: None.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $3,500.

Amount of bond required from each officer: None.

Amounts of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses and expenditure.

How are agents and directors paid? Fees and salary.

Amount of commission: One-half of policy; policy fees, $2.

Amount of percentage of premium or assessment paid at issuance of policy: None.

Amount of policy fee paid by policyholders: $2.

FARMERS' INSURANCE COMPANY OF THE TOWN OF MINDEN

FORT PLAIN, N. Y.

[Organized October 12, 1861; commenced business October 10, 1861.]

J. WESLEY MEYER, President ISAAC ZOLLER, Secretary

INCOME

Policy fees	$147 00
Assessments other than paid in advance	2,861 10
Temporary loan	200 00
Total Income	**$3,208 10**
Balance on hand December 31, 1908	**353 12**
Total	**$3,561 22**

DISBURSEMENTS

Amount of losses paid	$3,355 69	
Office expenses, clerk hire, etc	27 10	
Commissions to agents or directors, including policy fees	147 00	
All other expenses	6 25	
Total Disbursements		**3,536 04**
Balance December 31, 1909		**$25 18**

Balance shown above consists of cash in bank	$25 18
Amount of borrowed money unpaid December 31, 1909	200 00
Amount of unpaid losses December 31, 1909	94 00

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	520	$1,439,760
Written or renewed in 1909	147	444,425
Totals	667	$1,884,185
Deduct expirations and cancellations	142	419,620
In force December 31, 1909	525	$1,464,565

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of Minden.

Towns or counties into which its business has been extended: None.

Terms for which policies are written: Three months to five years.

Amount of risk written subject to one fire: $7,000.

Amount of bond required from each officer: None.

Amounts of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? After a loss of large amount.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses and expenses.

How are agents and directors paid? Secretary receives $1 for each policy issued. Policy fees, $1.

Amount of percentage of premium or assessment paid at issuance of policy: None.

Amount of policy fee paid by policyholder: $1.

FARMERS' INSURANCE COMPANY OF THE TOWN OF PALATINE

FORT PLAIN, N. Y.

[Organized 1854; commenced business 1854.]

ALBERT V. DOCKSTADER, President JOHN SALTSMAN, Secretary

INCOME

Policy fees	$70 00
Total Income	**$70 00**
Balance on hand December 31, 1908	**9 39**
Total	**$79 39**

DISBURSEMENTS

Officers' salaries	$83 00	
Total Disbursements		**83 00**
Deficit December 31, 1909		**$3 61**
Amount of borrowed money unpaid December 31, 1909		$3 61
Amount of unpaid losses December 31, 1909		21 19

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	352	$885,508
In force December 31, 1909	346	884,605

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Montgomery county.

Towns or counties into which its business has been extended: Has not been extended.

Largest total amount insured in the business section of any one city or village: $36,516; village of Palatine.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $7,809.
Are the risks inspected? Yes.
Does the association borrow money to pay losses? Yes.
Amount of money owed December 31, 1909, more than one year due: None.
Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.
Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.
How are agents and directors paid? Policy fee. Policy fee, $1.
Amount of policy fee paid by policyholder: $1.

THE FARMERS' MUTUAL FIRE INSURANCE ASSOCIATION OF THE TOWN OF CATSKILL, NEW YORK

CATSKILL, N. Y.

[Organized March 8, 1856.]

JOSEPH McGOFFERT, Secretary L. CARLTON AUSTIN, Secretary

INCOME

Policy fees		$164 00
Assessments other than paid in advance		2,332 92
Interest		22 53
Vacancy permits		59 15
Total Income		**$2,578 60**
Balance on hand January 12, 1909		**762 93**
Total		**$3,341 53**

DISBURSEMENTS

Amount of losses paid	$867 93	
Expense of adjustment and settlement of losses	43 00	
Directors' and secretary's fees	189 00	
Office expenses	15 75	
Commissions to directors	48 19	
All other expenses	142 23	
Total Disbursements		**1,306 10**
Balance January 11, 1910		**$2,035 43**

Balance shown above consists of:		
Cash in bank	$1,916 17	
Cash in office	119 26	
Total		$2,035 43
Amount of uncollected premiums or assessments January 11, 1910		$459 14
Amount of unpaid losses December 31, 1909		2,340 00

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	502	$615,103
Written or renewed in 1909	132	184,438
Totals	634	$799,541
Deduct expirations and cancellations	123	160,476
In force December 31, 1909	**511**	**$639,065**

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Towns of Athens, Catskill and Cairo.

Towns or counties into which its business has been extended: Towns of Athens and Cairo were dropped and later business was resumed in town of Athens.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $2.000.

Amount of bond required from each officer: $300 each.

Amounts of bonds required from directors: $300 each; from agents, $300 each.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses and expenditures.

How are agents and directors paid? By fees. Percentage of assessments collected, 2 per cent.; policy fees, $1 for survey, 50 cents renewed.

Amount of percentage of premium or assessment paid at issuance of policy: None.

Amount of policy fee paid by policyholders: $2 for new policy; $1 for renewal or addition.

THE FARMERS' MUTUAL INSURANCE COMPANY OF FORT ANN, NEW YORK

FORT ANN, N. Y.

[Organized May 14, 1898; commenced business June 30, 1898.]

JOHN SULLIVAN, Jr., President E. B. WASHBURN, Secretary

INCOME

Policy fees	$164 00
Assessments other than paid in advance	710 90
Interest	6 38
Transfers and changes	15 00
Total Income	**$896 28**
Balance on hand December 31, 1908	**221 50**
Total	**$1,117 78**

DISBURSEMENTS

Amount of losses paid	$796 66	
Expense of adjustment and settlement of losses.	5 00	
Office expenses, clerk hire, etc	13 73	
Commissions to agents or directors, including policy fees	134 25	
All other expenses	2 50	
Total Disbursements		**952 14**
Balance December 31, 1909		**$165 64**
Balance shown above consists of:		
Cash in bank	$148 14	
Cash in office	17 50	
Total		$165 64

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	275	$354,739
Written or renewed in 1909	85	107,025
Totals	360	$461,764
Deduct expirations and cancellations	82	102,390
In force December 31, 1909	278	$359,374

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Fort Ann.

Towns or counties into which its business has been extended: None.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $3,000.

Amount of bond required from each officer: Treasurer, $2,000.

Amounts of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? No.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? Secretary receives fees for issuing and changing policies; directors nothing. Percentage of assessments collected, none; policy fees, $2.

Amount of percentage of premium or assessment paid at issuance of policy: Policy fee only.

Amount of policy fee paid by policyholder: $2.

FARMERS' MUTUAL FIRE INSURANCE COMPANY OF FORT EDWARD

FORT EDWARD, N. Y.

[Organized March 14, 1889; incorporated April, 1889; commenced business May 20, 1889.]

W. C. McDOUGALL, President J. H. HOPKINS, Secretary

INCOME

Policy fees	$80 00
Total Income	**$80 00**
Balance on hand December 31, 1908	**81 95**
Total	**$161 95**

DISBURSEMENTS

Amount of losses paid	$4 00	
Officers' salaries	60 00	
Office expenses, clerk hire, etc	2 00	
Total Disbursements		**66 00**
Balance December 31, 1909		**$95 95**
Balance shown above consists of cash in hands of treasurer		$95 95

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	114	$200,535
Written or renewed in 1909	40	85,125
Totals	154	$285,660
Deduct expirations and cancellations	37	76,905
In force December 31, 1909	117	$208,755

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Fort Edward.

Towns or counties into which its business has been extended: None.

Terms for which policies are written: From one to five years.

Amount of risk written subject to one fire: $5,000.

Amount of bond required from each officer: None.

Amounts of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? Secretary receives fees. Policy fees, $1.50.

Amount of percentage of premium or assessment paid at issuance of policy: None.

Amount of policy fee paid by policyholder: $2.

THE FARMERS MUTUAL INSURANCE COMPANY OF THE TOWN OF MILAN

LAFAYETTEVILLE, N. Y.

[Organized February 17, 1883; incorporated 1883; commenced business April 19, 1883.]

EDWIN PHILLIPS, President — CHAS. B. SIMMONS, Secretary

INCOME

Policy fees		$587 20
Assessments other than paid in advance		4,943 34
Interest		42 64
Total Income		**$5,573 18**
Balance on hand December 31, 1908		**35 73**
Total		**$5,608 91**

DISBURSEMENTS

Amount of losses paid	$5,065 92	
Expense of adjustment and settlement of losses.	38 00	
Directors' fees	91 00	
Office expenses, clerk hire, etc	45 42	
Commissions to agents or directors, including policy fees	221 50	
Return premiums	16 26	
Temporary loan and interest	53 03	
Total Disbursements		**5,531 13**
Balance December 31, 1909		**$77 78**

Balance shown above consists of:

Cash in bank	$6 34	
Cash in office	24 44	
Note	47 00	
Total		$77 78

Amount of uncollected premiums and assessments December 31, 1909	$463 33
Amount of borrowed money unpaid December 31, 1909	343 00

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	576	$1,001,294
Written or renewed in 1909	236	429,470
Totals	812	$1,430,764
Deduct expirations and cancellations	246	408,990
In force December 31, 1909	566	$1,021 774

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of Milan.

Towns or counties into which its business has been extended: Towns of Pine Plains and Stanford.

Premium or assessment rates for each separate classification of property: Class A, ten cents per $100 for $500 or over for five years; class B, twenty cents per $100 for five years; class C, twenty cents per $100 for one year; class E, double assessment.

Terms for which policies are written: One and five years.

Amount of risk written subject to one fire: $4,000.

Amount of bond required from each officer: Treasurer, $3,000.

Amounts of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid: Secretary and President receive fees; directors receive per diem wages; percentage of assessments collected, one per cent.; policy fees, fifty cents.

Amount of percentage of premium or assessment paid at issuance of policy: $1.50 on policy and one per cent. for assessment.

Amount of policy fee paid by policyholder: Ten and twenty cents per $100 of insurance, according to class of risk.

FARMERS' TOWN MUTUAL INSURANCE COMPANY OF CLINTON

STANFORDVILLE, N. Y.

[Organized 1884; commenced business April 19, 1884.]

L. G. GRAHAM, President — DUANE STORY, Secretary

INCOME

Advance premiums or assessments	$210 36
Policy fees	42 00
Assessments other than paid in advance	3,936 09
Total Income	**$4,188 45**
Balance on hand December 31, 1908	**36 05**
Total	**$4,224 50**

DISBURSEMENTS

Amount of losses paid	$3,795 84	
Officers' salaries	169 47	
Office expenses, clerk hire, etc	27 79	
Return premiums	4 64	
Total Disbursements		**3,997 74**
Balance December 31, 1909		**$226 76**

Balance shown above consists of:		
Cash in bank	$89 40	
Cash in office	137 36	
Total		$226 76

Amount of uncollected premiums or assessments December 31, 1909	$62 54

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	368	$614,935
Written or renewed in 1909	84	172,765
Totals	452	$787,700
Deduct expirations and cancellations	93	164,495
In force December 31, 1909	359	$623,205

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of Clinton.

Towns or counties into which its business has been extended: None.

Terms for which policies are written: Five years.

Amount of risks written subject to one fire: $4,000.

Amount of bond required from each officer: Secretary and Treasurer, $3,000 each.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? Sometimes a small amount.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? Secretary receives $1 per policy issued; President, $10 per annum; percentage of assessments collected, one per cent.; policy fee, $1.

Amount of percentage of premium or assessment paid at issuance of policy: Ten cents per hundred.

Amount of policy fee paid by policyholder: Fifty cents and a membership fee of $1.

THE FARMERS' TOWN MUTUAL INSURANCE COMPANY OF RED HOOK

RED HOOK, N. Y.

[Organized August 13, 1879; commenced business October 9, 1880.]

HENRY S. ELTING, President — R. DUDLEY KERLEY, Secretary

INCOME

Advance premiums or assessments	$137 45
Total Income	**$137 45**
Balance on hand December 31, 1908	**210 28**
Total	**$347 73**

DISBURSEMENTS

Amount of losses paid	$50 00	
Officers' salaries	13 00	
Office expenses, clerk hire, etc	11 25	
Total Disbursements		**74 25**
Balance December 31, 1909		**$273 48**
Balance shown above consists of cash in bank		$273 48

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	117	$253,115
Written or renewed in 1909	52	102,375
Totals	169	$355,490
Deduct expirations and cancellations	51	92,675
In force December 31, 1909	118	$262,815

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of Red Hook.

Towns or counties into which its business has been extended: None.

Premium or assessment rates for each separate classification of property: Double rate premium, and assessments on mercantile risks.

Terms for which policies are written: One and three years.

Amount of risk written subject to one fire: $3,500.

Amount of bond required from each officer: Treasurer, $1,000.

Amounts of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? No.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

How are agents and directors paid? President receives 25 cents fee for policy; Treasurer receives $1.50 policy fee and one per cent. of assessments; percentage of assessments collected, one per cent; policy fees, $1.50.

Amount of percentage of premium or assessment paid at issuance of policy: Whole premium.

Amount of policy fee paid by policyholder: $1.50.

THE FARMERS' TOWN MUTUAL INSURANCE COMPANY OF RHINEBECK

RHINEBECK, N. Y.

[Organized September, 1880; incorporated September, 1880; commenced business, September, 1880.]

ROBERT M. GREENE, President — CHAS. R. TRAVER, Secretary

INCOME

Advance premiums or assessments	$115 80
Policy fees	21 00
Interest	5 46
Total Income	**$142 26**
Balance on hand December 31, 1908	**135 38**
Total	**$277 64**

DISBURSEMENTS

Directors' fees	$14 00	
Office expenses, clerk hire, etc	2 76	
Commissions to agents or directors, including policy fees	38 50	
All other expenses	2 00	
Total Disbursements		**57 26**
Balance December 31, 1909		**$220 38**

Balance shown above consists of:

Cash in bank	$135 38	
Cash in office	85 00	
Total		$220 38

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	130	$340,220
Written or renewed in 1909	42	108,245
Totals	172	$448,465
Deduct expirations and cancellations	50	119,310
In force December 31, 1909	122	$329,155

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Rhinebeck.

Towns or counties into which its business has been extended: None.

Terms for which policies are written: Three years.

Amount of risk written subject to one fire: $3,000.

Amount of bond required from each officer: None.

Amounts of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? No.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? Secretary receives $1 for each policy issued; directors receive $1 for each meeting; percentage of assessments collected, one per cent; policy fees, fifty cents.

Amount of percentage of premium or assessment paid at issuance of policy: One-tenth of one per cent.

Amount of policy fee paid by policyholder: Fifty cents.

FRANKLIN FIRE INSURANCE COMPANY

FRANKLIN, N. Y.

[Organized April, 1881; incorporated May, 1881; commenced business August, 13, 1881.]

E. L. JACKSON, President — WM. C. COLE, Secretary

INCOME

Policy fees	$199 85
Assessments other than paid in advance	897 13
Total Income	**$1,096 98**
Balance on hand December 31, 1908	**11 56**
Total	**$1,108 54**

DISBURSEMENTS

Amount of losses paid	$925 00	
Expense of adjustment and settlement of losses	4 00	
Officers' salaries	48 11	
Directors' fees	94 00	
Office expenses, clerk hire, etc	22 17	
All other expenses	6 00	
Total Disbursements		**1,099 28**
Balance December 31, 1909		**$9 26**
Balance shown above consists of		$9 26

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	375	$733,640
Written or renewed in 1909	94	208,595
Totals	469	$942,235
Deduct expirations and cancellations	93	192,080
In force December 31, 1909	376	$750,155

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of Franklin.

Towns or counties into which its business has been extended: None.

Terms for which policies are written: Five years.

Amount of bond required from each officer: None.

Amounts of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? Directors fifty cents for application and one per cent. for collection of assessments; percentage of assessments collected, one per cent.; policy fees, fifty cents.

Amount of percentage of premium or assessment paid at issuance of policy: None.

Amount of policy fee paid by policy: $1.30 for policy and 10 cents for each additional $100 of insurance above $1,000.

GALWAY FIRE INSURANCE COMPANY

GALWAY, N. Y.

[Organized January 30, 1858; incorporated January 27, 1888; commenced business February 19, 1858.]

PETER ANDERSON, President ROBERT SHAW, Secretary

INCOME

Policy fees	$90 00
Assessments other than paid in advance	2,930 25
Total Income	**$3,020 25**
Balance on hand December 31, 1908	**97 08**
Total	**$3,117 33**

DISBURSEMENTS

Amount of losses paid	$3,025 00	
Officers' salaries	60 00	
Office expenses, clerk hire, etc	12 70	
Interest on borrowed money	6 00	
Total Disbursements		**3,103 70**
Balance December 31, 1909		**$13 63**
Balance shown above consists of cash in office		$13 63
Amount of uncollected premiums or assessments December 31, 1909		175 70

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	250	$382,080
Written or renewed in 1909	60	80,995
Totals	310	$463,075
Deduct expirations and cancellations	77	106,835
In force December 31, 1909	233	$356,240

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of Galway.

Towns or counties into which its business has been extended: None.

Premium or assessment rates for each separate classification of property: First class, single rate; second class, one-tenth added; third class, two-tenths added; fourth class, three-tenths added.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $3,000.
Amount of bond required from each officer: Treasurer, $2,500.
Amounts of bonds required from directors: None; from agents, none.
Does the association borrow money to pay losses? Yes.
Amount of money owed December 31, 1909, more than one year due: None.
Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.
Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.
How are agents and directors paid? Secretary receives $1 for each policy issued; policy fees, $1.50.
Amount of percentage of premium or assessment paid at issuance of policy: Nothing.
Amount of policy fee paid by policyholder: $1.50.

GERMAN MUTUAL FIRE INSURANCE ASSOCIATION OF WELLSVILLE, ALLEGANY COUNTY, NEW YORK

WELLSVILLE, N. Y.

[Organized March 10, 1902; incorporated July 11, 1902; commenced business August 1, 1902.]

C. E. HARMS, President — G. FLEISCHMANN, Secretary

INCOME

Advance premiums or assessments	$33 14
Total Income	**$33 14**
Balance on hand December 31, 1908	**95 89**
Total	**$129 03**

DISBURSEMENTS

Officers' salaries	$30 00	
Office expenses, clerk hire, etc	7 85	
All other expenses	40 75	
Total Disbursements		**78 60**
Balance December 31, 1909		**$50 43**
Balance shown above consists of cash in bank		$50 43
Amount of uncollected premiums or assessments December 31, 1909		70

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	198	$218,300
Written or renewed in 1909	11	9,600
Totals	209	$227,900
Deduct expirations and cancellations	4	3,900
In force December 31, 1909	205	$224,000

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Towns of Alma, Bolivar, Wellsville, Amity, Willing, Scio, Angelica, Allen, Hume and Caneadea.

Towns or counties into which its business has been extended: None.

Premium or assessment rates for each separate classification of property: Forty, fifty, sixty, seventy-five cents and one dollar.

Terms for which policies are written: One and three years.

Amount of risk written subject to one fire: $2,000.
Amount of bond required from each officer: Treasurer, $500.
Amounts of bonds required from directors: None; from agents, none.
Does the association borrow money to pay losses? No.
Amount of money owed December 31, 1909, more than one year due: None.
Number of assessments levied in 1909: None.
How are agents and directors paid? Directors receive 15 cents per hour when employed.
Amount of percentage of premium or assessment paid at issuance of policy: Fifteen cents per $100 of insurance.
Amount of policy fee paid by policyholder: None.

THE GERMAN MUTUAL FIRE INSURANCE COMPANY OF WAYLAND

COHOCTON, N. Y.

[Organized January, 1879; incorporated 1893; commenced business January, 1879.]

CHARLES SICK, President — JACOB NEU, Secretary

INCOME

Policy fees	$388 53
Interest	101 80
Total Income	**$490 33**
Balance on hand December 31, 1908	**5,213 41**
Total	**$5,703 74**

DISBURSEMENTS

Amount of losses paid	$5,230 48	
Directors' fees	69 00	
Office expenses, clerk hire, etc	45 56	
Return premiums	11 73	
Total Disbursements		5,356 77
Balance December 31, 1909		$346 97
Balance shown above consists of cash in bank		$346 97

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	741	$2,173,350
Written or renewed in 1909	56	155,275
Totals	797	$2,328,625
Deduct expirations and cancellations	6	10,375
In force December 31, 1909	791	$2,318,250

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Towns of Wayland, Cohocton, South Dansville and Freemont.

Towns or counties into which its business has been extended: None.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $7,000.

Amount of bond required from each officer: Treasurer, $2,000.

Amounts of bonds required from directors: None; from collectors, $1,000.

Does the association borrow money to pay losses? No.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

How are agents and directors paid? Directors receive $2 for each day employed.

GREENWICH TOWN FIRE INSURANCE COMPANY

GREENWICH, N. Y.

[Organized June 5, 1891; incorporated June 5, 1891; commenced business June 5, 1891.]

DUANE M. HALL, President — O. W. TEFFT, Secretary

INCOME

Policy fees	$132 00
Assessments other than paid in advance	748 96
Total Income	**$880 96**
Balance on hand December 31, 1908	**84 74**
Total	**$965 70**

DISBURSEMENTS

Amount of losses paid	$796 37	
Expense of adjustment and settlement of losses	10 00	
Directors' fees	29 00	
Office expenses, clerk hire, etc	19 73	
Commissions to agents or directors, including policy fees	66 00	
Total Disbursements		**921 10**
Balance December 31, 1909		**$44 60**
Balance shown above consists of cash in office		$44, 60

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	393	$622, 677
Written or renewed in 1909	70	111, 520
Totals	463	$734, 197
Deduct expirations and cancellations	66	97, 970
In force December 31, 1909	397	$636, 227

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of Greenwich.

Towns or counties into which its business has been extended: None.

Terms for which policies are written: Five years or less.

Amount of risk written subject to one fire: $5,700.

Amount of bond required from each officer: None.

Amounts of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? Directors receive $1 for each meeting attended; percentage of assessments collected, one per cent; policy fees, $1.

Amount of percentage of premium or assessment paid at issuance of policy: None.

Amount of policy fee paid by policyholder: $2.

THE HAMDEN MUTUAL FIRE INSURANCE COMPANY

HAMDEN, N. Y.

[Organized June 28, 1873; incorporated June 28, 1873.]

ARTHUR SHAW, President JOHN B. MABLE, Secretary

INCOME

Advance premiums or assessments		$577 21
Policy fees		88 00
Total Income		**$665 21**
Balance on hand December 31, 1908		49 24
Total		**$714 45**

DISBURSEMENTS

Amount of losses paid	$427 50	
Officers' salaries	44 00	
Directors' fees	44 00	
Office expenses, clerk hire, etc	11 00	
All other expenses	33 00	
Total Disbursements		**559 50**
Balance December 31, 1909		**$154 95**
Balance shown above consists of cash in office		$154 95

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	308	$589,185
Written or renewed in 1909	88	198,260
Totals	396	$787,445
Deduct expirations and cancellations	120	203,905
In force December 31, 1909	276	$583,540

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of Hamden.

Towns or counties into which its business has been extended: None.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $3,000.

Amount of bond required from each officer: None.

Amount of bonds required from directors: None; from agents, none.

Does the association borrow money to pay losses? No.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? Directors receive fifty cents for each policy written; policy fees, $1.

Amount of policy fee paid by policyholder: $1.

HEBRON MUTUAL FIRE INSURANCE COMPANY

WEST HEBRON, N. Y.

[Organized June, 1877; commenced business September, 1877.]

ALEX. GOMLAY, President J. E. McCLELLAN, Secretary

INCOME

Policy fees	$142 00
Amount of any other receipts	4 21
Total Income	**$146 21**
Balance on hand December 31, 1908	**30 97**
Total	**$177 18**

DISBURSEMENTS

Expense of adjustment and settlement of losses	$2 00	
Office expenses, clerk hire, etc	34 00	
Commissions to agents or directors, including policy fees	71 00	
All other expenses	16 50	
Total Disbursements		**123 50**
Balance December 31, 1909		**$53 68**
Balance shown above consists of cash in office		$53 68
Amount of unpaid losses December 31, 1909		400 00

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	393	$632,435
Written or renewed in 1909	71	138,425
Totals	464	$770,860
Deduct expirations and cancellations	72	131,965
In force December 31, 1909	392	$638,895

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of Hebron.

Counties into which the business has been extended. Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $3,000.

Are the risks inspected? Yes.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? By commission, percentage of assessments and policy fee.

Amount of commission: Five dollars; percentage of assessments collected, one per cent.; policy fees, one dollar.

Amount of policy fee paid by policyholder: $2.

HOOSICK CO-OPERATIVE FIRE INSURANCE COMPANY

HOOSICK FALLS, N. Y.

[Organized February 2, 1895; incorporated February 26, 1895; commenced business March 2, 1895.]

JOSIAH RICHMOND, President H. D. C. OSBORN, Secretary

INCOME

Policy fees	$72 00
Amount of any other receipts	33 50
Total Income	**$105 50**
Balance on hand December 31, 1908	42
Total	**$105 92**

DISBURSEMENTS

Amount of losses paid	$23 00	
Expense of adjustment and settlement of losses.	3 00	
Office expenses, clerk hire, etc	49 11	
Commissions to agents or directors, including policy fees	36 00	
All other expenses	3 00	
Total Disbursements		**114 11**
Deficit December 31, 1909		**$8 19**

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE.

	Number	Amount
In force December 31, 1908	271	$652,330
Written or renewed in 1909	36	94,198
Totals	307	$746,528
Deduct expirations and cancellations	40	86,523
In force December 31, 1909	267	$660,005

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of Hoosick.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: One per cent, Class 1; 2 per cent. Class 2; 3 per cent, Class 3.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $3,000.
Are the risks inspected? Yes.
Does the association borrow money to pay losses? Yes.
Amount of money owed December 31, 1909, more than one year due: None.
Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.
Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.
How are agents and directors paid? By commission and policy fees.
Amount of commission: $1; policy fees, $2.
Amount of policy fee paid by policyholder: $2.

JACKSON FIRE INSURANCE COMPANY

JACKSON, N. Y.

[Organized April 17, 1857; incorporated November 27, 1858; commenced business November 27, 1858.]

HENRY C. CARTER, President JOSEPH FOSTER, Secretary

INCOME

Advance premiums or assessments	$1,036 48
Policy fees	90 00
Interest	2 22
Amount of any other receipts	5 19
Total Income	**$1,133 89**
Balance on hand December 31, 1908	**90 45**
Total	**$1,224 34**

DISBURSEMENTS

Amount of losses paid	$980 00	
Office expenses, clerk hire, etc	12 30	
Commissions to agents or directors, including policy fees	88 22	
All other expenses	3 00	
Total Disbursements		**1,083 52**
Balance December 31, 1909		**$140 82**
Balance shown above consists of:		
Cash in bank	$92 67	
Cash in office	48 15	
Total		$140 82

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE.

	Number	Amount
In force December 31, 1908	184	$403,105
Written or renewed in 1909	45	91,935
Totals	229	$495,040
Deduct expirations and cancellations	41	78,005
In force December 31, 1909	188	$417,035

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of Jackson.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $4,000.

Are the risks inspected? Yes.

Does the association borrow money to pay losses? No.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? By commission, percentage of assessments collected and policy fees.

Amount of commission: $1.50; percentage of assessments collected, 2 per cent; policy fees, $2.

Amount of policy fee paid by policyholder: $2.

KINDERHOOK AND STUYVESANT MUTUAL INSURANCE COMPANY

NIVERVILLE, N. Y.

[Organized January 3, 1883; incorporated June 15, 1891; commenced business January 3, 1883.]

JOHN S. BAKER, President — JASPER A. SMITH, Secretary

INCOME

Advance premiums or assessments	$63 64
Policy fees	28 00
Assessments other than paid in advance	2,361 64
Total Income	**$2,453 28**
Balance on hand December 31, 1908	**342 44**
Total	**$2,795 72**

DISBURSEMENTS

Amount of losses paid	$2,395 48	
Expense of adjustment and settlement of losses.	5 00	
Officers' salaries	50 00	
Directors' fees	44 00	
Office expenses, clerk hire, etc	29 01	
Commissions to agents or directors, including policy fees	94 42	
Return premiums	18 16	
All other expenses	30 35	
Total Disbursements		2,666 42
Balance December 31, 1909		**$129 30**
Balance shown above consists of cash in office		$129 30
Amount of uncollected premiums or assessments December 31, 1909		$12, 80
Amount of unpaid losses December 31, 1909		166 82

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE.

	Amount
In force December 31, 1908	$679, 677
Written or renewed in 1909	63, 640
Totals	$743, 317
Deduct expirations and cancellations	91, 925
In force December 31, 1909	$651, 392
Deduct amount reinsured	2, 000
Net amount in force December 31, 1909	$649, 392

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Towns of Kinderhook and Stuyvesant.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: $1, Class 1; $2, Class 2; $3, Class 3, and $4, Class 4.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $2,500.

Are the risks inspected? Yes.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due; $12 to $15.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

How are agents and directors paid? Percentage of assessments collected and policy fees. Percentage of assessments collected 2 per cent; policy fees 50 cents.

Amount of percentage of premium or assessment paid at issuance of policy: Ten cents on each $100 of insurance.

Amount of policy fee paid by policyholder: Fifty cents.

KNOX MUTUAL INSURANCE COMPANY

KNOX, N. Y.

[Organized April 17, 1857; commenced business 1858.]

MILO FAIRLEE, President PERRY C. OSTRANDER, Secretary

INCOME

Policy fees	$106 50
Total Income	**$106 50**
Balance on hand December 31, 1908	**19 96**
Total	**$126 46**

DISBURSEMENTS

Amount of losses paid	$26 66	
Office expenses, clerk hire, etc	4 65	
Commissions to agents or directors, including policy fees	71 00	
All other expenses	7 55	
Total Disbursements		**109 86**
Balance December 31, 1909		**$16 60**
Balance shown above consists of cash in office		$16 60
Amount of borrowed money unpaid December 31, 1909		$125 81

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	300	$403,975
In force December 31, 1909	297	409,750

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of Knox.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $3,000.

Are the risks inspected? Yes.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? By commission, percentage of assessments collected and policy fees.

Amount of commission: $1; percentage of assessments collected, 2 per cent.; policy fees, $1.50.

Amount of policy fee paid by policyholder: $1.50.

THE LIVINGSTON TOWN INSURANCE COMPANY

LIVINGSTON, N. Y.

[Organized 1858; incorporated March 23, 1898; commenced business 1858.]

LIVINGSTON CROFTS, President GEORGE R. CARHART, Secretary

INCOME

Policy fees	$265 46
Amount of any other receipts	28 86
Total Income	**$294 32**
Deficit on hand December 31, 1908	**20 81**
Total	**$273 51**

DISBURSEMENTS

Directors' fees	$39 00	
Office expenses, clerk hire, etc	3 38	
Commissions to agents or directors, including policy fees	40 00	
Return premiums	2 86	
Total Disbursements		**85 24**
Balance December 31, 1909		**$188 27**
Balance shown above consists of cash in office		$188 27

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE.

	Number	Amount
In force December 31, 1908	319	$542,538
Written or renewed in 1909	80	137,560
Totals	399	$680,098
Deduct expirations and cancellations	74	135,498
In force December 31, 1909	325	$544,600

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Livingston.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: $1 per $1,000 Class 1, and $5 per $1,000 Class 2.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $3,000 to $6,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary, $200; Treasurer, $1,000.

Does the association borrow money to pay losses? No.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? No.

How are agents and directors paid? By policy fee. Policy fees, fifty cents.

Amount of percentage of premium or assessment paid at issuance of policy: $1 to $5 per $1,000.

Amount of policy fee paid by policyholder: $1.

MALTA FIRE INSURANCE COMPANY

MALTA, N. Y.

[Organized April 23, 1859; commenced business October 3, 1859.]

J. E. COLLAMER, President F. J. RILEY, Secretary

INCOME

Advance premiums or assessments	$48 21
Policy fees	17 00
Assessments other than paid in advance	595 20
Total income	**$660 41**
Balance on hand December 31, 1908	**6 94**
Total	**$667 35**

DISBURSEMENTS

Amount of losses paid	$575 56	
Officers' salaries	17 00	
Office expenses, clerk hire, etc	5 90	
Commissions to agents or directors, including policy fees	34 00	
All other expenses	4 10	
Total Disbursements		**636 56**
Balance December 31, 1909		**$30 79**

Balance shown above consists of:

Cash in bank	$26 59	
Cash in office	4 20	
Total		$30 79

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE.

	Number	Amount
In force December 31, 1908	198	$260,596
Written or renewed in 1909	34	49,714
Totals	232	$310,310
Deduct expirations and cancellations	37	44,528
In force December 31, 1909	195	$265,782

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of Malta.

Towns or counties into which its business has been extended: Has not been extended.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $3,000.

Amount of bond required from each officer: Secretary and Treasurer, $2,500.

Does the association borrow money to pay losses? No.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? By commission, and directors, $1.50 per day adjusting losses.

Amount of commission: $1.

Amount of percentage of premium or assessment paid at issuance of policy: Five cents on each $100 of insurance.

Amount of policy fee paid by policyholder: Fifty cents.

MUTUAL INSURANCE ASSOCIATION OF NASSAU, SCHODACK AND CHATHAM

NASSAU, N. Y.

[Organized February 24, 1855; not incorporated; commenced business January 8, 1856.]

CALVIN VAN SALISBURY, President ABEL MERCHANT, Secretary

INCOME

Advance premiums or assessments	$201 66
Policy fees	70 50
Assessments other than paid in advance	3,425 68
Total Income	**$3,697 84**
Balance on hand December 31, 1908	**723 84**
Total	**$4,421 68**

DISBURSEMENTS

Amount of losses paid	$3,042 10	
Expense of adjustment and settlement of losses.	72 00	
Officers' salaries	200 00	
Office expenses, clerk hire, etc	57 12	
Commissions to agents or directors, including policy fees	70 50	
Return premiums	4 68	
All other expenses	10 00	
Total Disbursements		**3,456 40**
Balance December 31, 1909		**$965 28**

Balance shown above consists of:

Cash in bank	$950 00	
Cash in office	15 28	
Total		$965 28

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE.

	Number	Amount
In force December 31, 1908	1,177	$1,510,365
Written or renewed in 1909	94	100,830
Totals	1,271	$1,611,195
Deduct expirations and cancellations	77	100,225
In force December 31, 1909	1,194	$1,510,970

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Nassau, Schodack and Chatham.

Towns or counties into which its business has been extended: Has not been extended.

Terms for which policies are written: Indefinitely.

Amount of risk written subject to one fire: $2,000.

Are the risks inspected? Yes.

Does the association borrow money to pay losses? No.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? Directors receive, $2 to $3 per day adjusting losses and by policy fees. Policy fees, 75 cents.

Amount of percentage of premium or assessment paid at issuance of policy: Twenty cents on each $100 of insurance.

Amount of policy fee paid by policyholder: Seventy-five cents.

NEW BALTIMORE MUTUAL INSURANCE ASSOCIATION

NEW BALTIMORE, N. Y.

[Organized January 23, 1855; incorporated June 21, 1887; commenced business March 4, 1855.]

J. K. HOTALING, President — C. W. MACKEY, Secretary

INCOME

Advance premiums or assessments		$273 15
Policy fees		243 00
Assessments other than paid in advance		7,150 67
Interest		15 32
Amount of any other receipts		16 00
Total Income		**$7,698 14**
Balance on hand December 31, 1908		**1,401 37**
Total		**$9,099 51**

DISBURSEMENTS

Amount of losses paid	$6,951 67	
Expense of adjustment and settlement of losses.	40 90	
Office expenses, clerk hire, etc	43 21	
Commissions to agents or directors, including policy fees	644 57	
Return premiums	17 35	
Total Disbursements		**7,697 70**
Balance December 31, 1909		**$1,401 81**

Balance shown above consists of:		
Cash in bank	$1,379 05	
Cash in office	22 76	
Total		$1,401 81
Amount of uncollected premiums or assessments December 31, 1909		$161 94
Amount of unpaid losses December 31, 1909		390 00

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE.

	Number	Amount
In force December 31, 1908	773	$1,344,080
Written or renewed in 1909	163	294,940
Totals	936	$1,639,020
Deduct expirations and cancellations	184	324,138
In force December 31, 1909	752	$1,314,882

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: New Baltimore and Coxsackie.

Towns or counties into which its business has been extended: Has not been extended.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $5,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $5,000.

Does the association borrow money to pay losses? No.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses and to create a surplus.

How are agents and directors paid? Directors receive $2 per day for special meetings and policy fees. Policy fees, $1.50.

Amount of percentage of premium or assessment paid at issuance of policy: Ten cents per $100 of insurance.

Amount of policy fee paid by policyholder: $1.50.

NEW SCOTLAND MUTUAL INSURANCE COMPANY

VOORHEESVILLE, N. Y.

[Organized 1854; incorporated 1859; commenced business 1854.]

EDWARD HOTALING, President FRANK VAN AUKEN, Secretary

INCOME

Advance premiums or assessments	$1,979 95
Policy fees	325 00
Total Income	**$2,304 95**
Balance on hand December 31, 1908	**75 20**
Total	**$2,380 15**

DISBURSEMENTS

Amount of losses paid	$1,845 00	
Expense of adjustment and settlement of losses.	15 00	
Directors' fees	33 00	
Office expenses, clerk hire, etc	103 46	
Commissions to agents or directors, including policy fees	149 75	
Total Disbursements		**2,146 21**
Balance December 31, 1909		**$233 94**

Balance shown above consists of:

Cash in bank	$228 94	
Cash in office	5 00	
Total		$233 94

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE.

	Number	Amount
In force December 31, 1908	648	$1,195,178
In force December 31, 1909	633	1,186,180

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: New Scotland.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: $4, Class 1, $5, Class 2, $6, Class 3 per $100 of insurance.

Terms for which policies are written: Five years.
Amount of risk written subject to one fire: $4,500.
Are the risks inspected? Yes.
Amount of bond required from each officer: Secretary and Treasurer, $5,000.
Does the association borrow money to pay losses? Yes.
Amount of money owed December 31, 1909, more than one year due: None.
Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.
Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.
How are agents and directors paid? By commission.
Amount of commission: $1 and $1.25.

OLIVE CO-OPERATIVE FIRE INSURANCE ASSOCIATION OF OLIVE, ULSTER COUNTY, NEW YORK

WEST SHOKAN, N. Y.

[Organized 1896; incorporated 1896; commenced business August, 1896.]

JACOB V. MERRIHEW, President — JOSEPH S. HILL, Secretary

INCOME

Advance premiums or assessments		$5,127 28
Policy fees		915 00
Interest		134 27
Total Income		**$6,176 55**
Balance on hand December 31, 1909		**4,373 58**
Total		**$10,550 13**

DISBURSEMENTS

Amount of losses paid	$4,397 50	
Expense of adjustment and settlement of losses.	78 00	
Officers' salaries	30 00	
Directors' fees	26 00	
Office expenses, clerk hire, etc	116 88	
Commissions to agents or directors, including policy fees	915 00	
Return premiums	301 69	
All other expenses	39 26	
Total Disbursements		5,904 33
Balance December 31, 1909		**$4,645 80**

Balance shown above consists of:		
Cash in bank	$4,232 31	
Cash in office and uncollected	413 49	
Total		$4,645 80
Amount of uncollected premiums or assessments December 31, 1909		$413 49

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE.

	Number	Amount
In force December 31, 1908	4,620	$2,445,000
Written or renewed in 1909	610	841,000
Totals	5,230	$3,286,000
Deduct expirations and cancellations	.....	781,000
In force December 31, 1909	.....	$2,505,000

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Olive, Marbletown and Shandaken.

Towns or counties into which its business has been extended: Town of Rochester and all the towns of Ulster county.

Premium or assessment rates for each separate classification of property: Fifty cents Class 1, 75 cents Class 2, on each $100 of insurance.

Terms for which policies are written: Three years.

Amount of risk written subject to one fire: $5,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary, $2,000, and Treasurer, $3,000.

Does the association borrow money to pay losses? No.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

How are agents and directors paid? By policy fees. Policy fees, 75 cents.

Amount of percentage of premium or assessment paid at issuance of policy: Full amount of premium within thirty days.

Amount of policy fee paid by policyholder: $1.50.

PUTNAM TOWN FIRE INSURANCE COMPANY

PUTNAM, N. Y.

[Organized June 23, 1896; incorporated August 6, 1896; commenced business August 17, 1896.]

J. D. GRAHAM, President G. E. LIDGERWOOD, Secretary

INCOME

Policy fees	$33 05
Total Income	**$33 05**
Balance on hand December 31, 1908	**60 97**
Total	**$94 02**

DISBURSEMENTS

Amount of losses paid	$40 00	
Officers' salaries	16 50	
All other expenses	2 00	
Total Disbursements		**58 50**
Balance December 31, 1909		**$35 52**
Balance shown above consists of cash with treasurer		$35 52

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE.

	Number	Amount
In force December 31, 1908	104	$148,550
Written or renewed in 1909	22	24,325
Totals	126	$172,875
Deduct expirations and cancellations	25	23,693
In force December 31, 1909	101	$149,182

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Putnam.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: One to five years.

Amount of risk written subject to one fire: $7,000.

Are the risks inspected? Yes.

Does the association borrow money to pay losses? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? By policy fees. Policy fees, $1 for $500, less 10 cents for each additional $100 up to $1,000; 5 cents for each additional $100.

Amount of percentage of premium or assessment paid at issuance of policy: Entire premium.

SALEM MUTUAL TOWN FIRE INSURANCE COMPANY

SALEM, N. Y.

[Organized March 9, 1889; incorporated March 21, 1889; commenced business April 15, 1889.]

GEO. M. FOSTER, President D. H. SAFFORD, Secretary

INCOME

Policy fees	$114 00
Total Income	**$114 00**
Balance on hand December 31, 1908	**118 21**
Total	**$232 21**

DISBURSEMENTS

Amount of losses paid	$65 00	
Office expenses, clerk hire, etc	2 70	
Commissions to agents or directors, including policy fees	60 00	
All other expenses	12 00	
Total Disbursements		**139 70**
Balance December 31, 1909		**$92 51**
Balance shown above consists of cash in bank		$92 51

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE.

	Number	Amount
In force December 31, 1908	229	$482,300
Written or renewed in 1909	57	111,975
Totals	286	$594,275
Deduct expirations and cancellations	21	101,400
In force December 31, 1909	265	$492,875

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Salem.

Towns or counties into which its business has been extended: Has not been extended.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $7,000.

Are the risks inspected? Yes.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: One.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? By commission, percentage of assessments collected and policy fees.

Amount of commission: $1; percentage of assessments collected, 1 per cent.; policy fees $2.

Amount of policy fee paid by policyholder: $2.

SCHAGHTICOKE MUTUAL FIRE INSURANCE COMPANY

SCHAGHTICOKE, N. Y.

[Organized 1857; incorporated May 27, 1885.]

J. IRVING BAUCUS, President — G. W. DUNHAM, Secretary

INCOME

Advance premiums or assessments		$89 54
Assessments other than paid in advance		596 18
Total Income		**$685 72**
Balance on hand December 31, 1908		7 52
Total		**$693 24**

DISBURSEMENTS

Amount of losses paid	$603 00	
Office expenses, clerk hire, etc	50 66	
Return premiums	70	
All other expenses	4 00	
Total Disbursements		**658 36**
Balance December 31, 1909		**$34 88**
Balance shown above consists of cash in hands of treasurer		$34 88

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE.

	Number	Amount
In force December 31, 1908	181	$337,454
Written or renewed in 1909	50	89,565
Totals	231	$427,019
Deduct expirations and cancellations	7	12,425
In force December 31, 1909	224	$414,594
Deduct amount reinsured	37	69,050
Net amount in force December 31, 1909	187	$345,544

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of Schaghticoke.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Five years or less.
Amount of risk written subject to one fire: $3,000.
Are the risks inspected? Yes.
Amount of bond required from each officer: Treasurer, $2,000.
Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.
Does the association borrow money to pay losses? No.
Number of assesssments levied in 1909: One.
Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.
How are agents and directors paid? $1 per day for actual services and policy fee. Policy fees, 25 cents.
Amount of percentage of premium or assessment paid at issuance of policy: Ten cents on each $100 of insurance.
Amount of policy fee paid by policyholder: $1.25.

SHARON, SEWARD AND CARLISLE CO-OPERATIVE INSURANCE COMPANY

SHARON CENTER, N. Y.

[Organized January 22, 1881; incorporated September 6, 1894; commenced business January 25, 1881.]

SETH PARSONS, President GEORGE A. PARSONS, Secretary

INCOME

Advance premiums or assessments		$162 25
Assessments other than paid in advance		3,965 31
Total Income		$4,127 56
Balance on hand December 31, 1908		252 76
Total		$4,380 32

DISBURSEMENTS

Amount of losses paid	$3,561 75	
Officers' salaries	250 00	
Directors' fees	88 00	
Office expenses, clerk hire, etc	34 05	
Return premiums	7 48	
All other expenses	10 80	
Total Disbursements		3,952 08
Balance December 31, 1909		$428 24

Balance shown above consists of:		
Cash in bank	$386 86	
Cash in office	41 38	
Total		$428 24
Amount of uncollected premiums or assessments December 31, 1909		$427 88
Amount of unpaid losses December 31, 1909		350 50

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE.

	Number	Amount
In force December 31, 1908	966	$1,856,842
Written or renewed in 1909	376	499,210
Totals	1,342	$2,356,052
Deduct expirations and cancellations	398	513,635
In force December 31, 1909	944	$1,842,417

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Sharon, Seward and Carlisle.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Five years, except Hop risks.

Amount of risk written subject to one fire: $7,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Treasurer, $7,000.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? By percentage of assessments collected and policy fees. Percentage of assessments collected, 1 per cent; policy fees, 50 cents to $1.

Amount of percentage of premium or assessment paid at issuance of policy: Full amount of premium on hop risks, on others nothing.

Amount of policy fee paid by policyholder: Fifty cents and $1.

SPRINGFIELD CO-OPERATIVE INSURANCE COMPANY

EAST SPRINGFIELD, N. Y.

[Organized February 17, 1886; commenced business June 17, 1886.]

GEORGE H. BASINGER, President — S. A. SEWARD, Secretary

INCOME

Policy fees	$63 00
Assessments other than paid in advance	339 39
Temporary loan	125 00
Amount of any other receipts	3 06
Total Income	**$530 45**
Balance on hand December 31, 1908	**339 81**
Total	**$870 26**

DISBURSEMENTS

Amount of losses paid	$786 08	
Commissions to agents or directors, including policy fees	63 00	
All other expenses	12 00	
Total Disbursements		**861 08**
Balance December 31, 1909		**$9 18**

Balance shown above consists of cash in office	$9 18
Amount of borrowed money unpaid December 31, 1909	125 00
Amount of unpaid losses December 31, 1909	800 00

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE

	Number	Amount
In force December 31, 1908	258	$422,175
Written or renewed in 1909	63	84,800
Totals	321	$506,975
Deduct expirations and cancellations	66	76,825
In force December 31, 1909	255	$430,150

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of Springfield.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: Single rate, Class 1; double rate, Class 2.

Terms for which policies are written: One to five years.

Amount of risk written subject to one fire: $3,000.

Are the risks inspected? Yes.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? Directors receive $2 per day for services, and agents receive $1 on each application.

WALTON CO-OPERATIVE FIRE INSURANCE COMPANY

WALTON, N. Y.

[Organized October 20, 1888; incorporated November 5, 1888; commenced business November 17, 1888.]

GEO. S. TACY, President. W. R. HALL, Secretary

INCOME

Policy fees	$124 50
Assessments other than paid in advance	2,299 72
Total Income	**$2,424 22**
Balance on hand December 31, 1908	**29 62**
Total	**$2,453 84**

DISBURSEMENTS

Amount of losses paid	$1,768 68	
Expense of adjustment and settlement of losses	12 00	
Officers' salaries	75 00	
Directors' fees	176 23	
Office expenses, clerk hire, etc	30 96	
Temporary loan	347 00	
All other expenses	48	
Total Disbursements		**2,410 35**
Balance December 31, 1909		**$43 49**
Balance shown above consists of cash in bank		$43 49

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE.

	Number	Amount
In force December 31, 1908	430	$766,574
Written or renewed in 1909	114	215,495
Totals	544	$982,069
Deduct expirations and cancellations	109	183,653
In force December 31, 1909	435	$798,416

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Walton.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: Three-sevenths of one per cent. and four-sevenths of one per cent.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $5,000.

Are the risks inspected? Yes.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Number of assessments levied in 1909: Two.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

Amount of policy fee paid by policyholder: $1.

THE WHITE CREEK FIRE INSURANCE COMPANY

EAGLE BRIDGE, N. Y.

[Organized February 7, 1895; incorporated February 1, 1895; commenced business March 1, 1895.]

JOHN C. COTTRELL, President STEPHEN B. SWEET, Secretary

INCOME

Policy fees	$42 00
Assessments other than paid in advance	1,409 23
Total Income	**$1,451 23**
Balance on hand December 31, 1908	**89 17**
Total	**$1,540 40**

DISBURSEMENTS

Amount of losses paid	$1,410 00	
Officers' salaries	21 00	
Office expenses, clerk hire, etc	3 25	
All other expenses	14 98	
Total Disbursements		**1,449 23**
Balance December 31, 1909		**$91 17**
Balance shown above consists of cash in office		$91 17
Amount of uncollected premiums or assessments December 31, 1909		3 29

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE.

	Number	Amount
In force December 31, 1908	140	$307,533
Written or renewed in 1909	21	63,000
Totals	161	$370,533
Deduct expirations and cancellations	17	46,891
In force December 31, 1909	144	$323,642

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Town of White Creek.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: Five years.

Amount of risk written subject to one fire: $6,000.

Are the risks inspected? Yes.

Does the association borrow money to pay losses? Yes.

Amount of money owed December 31, 1909, more than one year due: None.

Does association levy an assessment at end of each fiscal year for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses.

How are agents and directors paid? By commission and percentage of assessments collected.

Amount of commission: $1; percentage of assessments collected, one per cent.

Amount of policy fee paid by policyholder: $2.

THE WOODSTOCK MUTUAL FIRE INSURANCE ASSOCIATION

ZENA, N. Y.

[Organized May, 1893; incorporated May 31, 1893; commenced business May 8, 1893.]

L. N. HARDER, President — C. L. SHUFELT, Secretary

INCOME

Advance premiums or assessments	$917 10
Policy fees	108 75
Interest	210 87
Total Income	**$1,236 72**
Balance on hand December 31, 1908	**6,017 57**
Total	**$7,254 29**

DISBURSEMENTS

Amount of losses paid	$615 00	
Expense of adjustment and settlement of losses	14 50	
Officers' salaries	220 00	
Office expenses, clerk hire, etc	43 07	
Return premiums	23 13	
All other expenses	18 19	
Total Disbursements		**933 89**
Balance December 31, 1909		**$6,320 40**

Balance shown above consists of:

Cash in bank	$5,683 27	
Cash in office	237 13	
Mortgage	400 00	
Total		$6,320 40
Amount of uncollected premiums or assessments December 31, 1909		212 82

RECAPITULATION OF NUMBER OF POLICIES AND AMOUNT OF INSURANCE IN FORCE.

	Number	Amount
In force December 31, 1908	512	$578,064
Written or renewed in 1909	186	194,175
Totals	698	$772,239
Deduct expirations and cancellations	186	210,742
In force December 31, 1909	512	$561,497

GENERAL INTERROGATORIES

Towns or counties in which association was originally authorized to transact business: Woodstock, Hurley and Saugerties.

Towns or counties into which its business has been extended: Has not been extended.

Premium or assessment rates for each separate classification of property: No classification.

Terms for which policies are written: One to three years.

Amount of risk written subject to one fire: $2,000.

Are the risks inspected? Yes.

Amount of bond required from each officer: Secretary and Treasurer, $1,000 each.

Does the association borrow money to pay losses? No.

Amount of percentage of premium or assessment paid at issuance of policy: Full premium within thirty days.

Statements of Associations in Liquidation Under Section 63 Insurance Law

COVERING ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS, FRATERNAL ORDERS, LIVE STOCK AND TOWN AND COUNTY CO-OPERATIVE FIRE ASSOCIATIONS FOR THE YEAR 1909.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS

ARTICLE VI

TRADERS' AND TRAVELERS' ACCIDENT COMPANY

Possession and liquidation of this company under section 63 of the Insurance Law was ordered by the Supreme Court on June 7, 1909, and July 20, 1909, respectively.

Charles S. Fowler was appointed Special Deputy Superintendent to take possession of the company's affairs June 7, 1909, and to liquidate the same July 20, 1909.

The following statement shows the total receipts and expenditures in the liquidation proceedings to December 31, 1909:

Cash on hand June 8, 1909		$292 00
INCOME		
Fees and assessments, less commissions, exchange and claims paid by agents and deducted from remittances	$616 69	
Rent of desk room	50 00	
Sale of furniture and fixtures	100 75	
Total		767 44
Total Receipts		**$1,059 44**
DISBURSEMENTS		
Expense of possession and liquidation	$315 14	
Return of assessments	34 10	
Protested check of T. & T. Acc. Co	15 90	
Reinsurance of advance premiums (bill rendered in 1909, account checked and a check issued January 10, 1910)	35 99	
Total Disbursements		**401 13**
Balance on deposit Mercantile National Bank of New York, December 31, 1909		**$658 31**

WESTERN NEW YORK RELIEF ASSOCIATION

The Superintendent of Insurance was authorized to take possession of this association, pursuant to section 63 of the Insurance Law, under an order of the Supreme Court granted July 30, 1909, and to liquidate the business of the association under a subsequent order granted November 17, 1909.

George E. Talmage was appointed Special Deputy Superintendent of Insurance, to take possession of and conduct the association's business on August 2, 1909, and was thereafter appointed to liquidate its affairs, under date of November 17, 1909. This liquidation was pending undetermined on December 31, 1909. The association had no cash on hand when it came into the possession of the Department.

INCOME

Premiums		$61 24

DISBURSEMENTS

Commissions	$36 33	
Employees	13 86	
Printing	4 00	
Postage, etc.	6 45	
Traveling	60	
Total Disbursements		**61 24**

FRATERNAL ORDERS OR SOCIETIES

ARTICLE VII

GRAND TEMPLE TEMPLARS OF LIBERTY OF AMERICA

Orders to take possession of and to liquidate the business of this fraternal beneficiary society, pursuant to section 63 of the Insurance Law, were granted by the Supreme Court, under the dates of October 13, 1909, and November 26, 1909, respectively.

George E. Talmage was appointed Special Deputy Superintendent of Insurance to take charge of the society's business on October 19, 1909, and to liquidate the same November 29, 1909.

His receipts and disbursements, as such Special Deputy, to December 31, 1909, were as follows:

Cash on hand October 19		$85 60
INCOME		
Assessments	$189 20	
Payments on account, subject to adjustment	14 00	
Sale of desk and typewriter	10 00	
Total		213 20
Total Receipts		$298 80
DISBURSEMENTS		
Office help	$26 66	
Rent	5 00	
Bond	5 00	
Express	85	
Printing circular	6 25	
Postage and exchange	5 62	
Total Disbursements		49 38
Cash in Mercantile National Bank of New York December 31, 1909		$249 42

NATIONAL FRATERNAL SOCIETY

Orders under section 63 of the Insurance Law for possession and liquidation of the above named society were granted by the Supreme Court on August 16, 1909, and September 13, 1909, respectively. George E. Talmage was appointed a Special Deputy Superintendent of Insurance to take charge of the company's business August 17, 1909, and to liquidate its affairs September 13, 1909.

The following statement shows all receipts and disbursements in the liquidation proceedings to December 31, 1909:

Balance on hand August 19, 1909		$744 54
INCOME		
Assessments	$18 96	
Assessments subject to court order	9 62	
Assessments subsequent to liquidation order	12 48	
Interest on deposit with Edison Company, less light bill (net)	54	
Sale of furniture and fixtures	30 60	
Total		**72 20**
Total Receipts		**$816 74**
DISBURSEMENTS		
W. D. Lohman, employee	$2 00	
Car fares, etc	2 05	
Bank collection	10	
Bond of deputy	5 00	
Advertising, New York Law Journal	1 30	
Total Disbursements		**10 45**
Balance in Mercantile National Bank of New York December 31, 1909		**$806 29**

NATIONAL PROVIDENT UNION

A final order to liquidate this fraternal beneficiary society, pursuant to section 63 of the Insurance Law, was granted by the Supreme Court on December 23, 1909. On the same day George E. Talmadge was appointed Special Deputy Superintendent to take charge of such liquidation.

His receipts and disbursements to December 31, 1909, were as follows:

Bank balance	$12,663 66	
Cash	74 92	
		$12,738 58
INCOME		
Interest to date	$45 86	
Received from councils for supplies	7 06	
Received from assessment No. 432	9 45	
Total		62 37
Total Receipts		**$12,800 95**
DISBURSEMENTS		
Checks to meet outstanding checks of N. P. U., not yet presented at bank December 23, 1909	$61 50	
Premium on bond for $15,000	37 50	
Total Disbursements		**99 00**
Balance on hand in Home Trust Co. December 31, 1909		**$12,701 95**

PEOPLE'S MUTUAL LIFE INSURANCE ASSOCIATION AND LEAGUE

On December 28, 1909, proceedings were instituted looking toward the liquidation of this corporation; and on March 3, 1910, an order of liquidation was entered. A first dividend of sixty per cent. to members of the corporation is now in course of payment.

LIVE STOCK ASSOCIATIONS

*ARTICLE VIII

NEW YORK HORSE INSURANCE COMPANY

The Superintendent of Insurance was authorized to take possession of this company, under section 63 of the Insurance Law, by an order granted September 13, 1909, and to liquidate the business of the company by a subsequent order granted September 28, 1909.

George E. Talmage was appointed Special Deputy in charge of the liquidation on October 5, 1909. Receipts and disbursements in the case to December 31, 1909, were as follows:

Balance on hand September 13, 1909			$16 54
INCOME			
Assessments		$30 10	
Proceeds of sale	$65 00		
Less balance of chattel mortgage and typewriter installment	50 00		
		15 00	
Total			45 10
Total Receipts			$61 64
DISBURSEMENTS			
Employees' services		$54 91	
Postage and car fare, etc		5 78	
Total Disbursements			60 69
Balance on hand December 31, 1909			$0 95

UNITED STATES HORSE INSURANCE COMPANY

This company came into the possession of the Superintendent of Insurance under an order of the Supreme Court made November 16, 1909.

George E. Talmage was named Special Deputy Superintendent of Insurance to conduct its business by an appointment dated November 24, 1909. The company had no assets which could be realized upon up to December 31, 1909, and the Special Deputy aforesaid made no collections or disbursements prior to the last named date.

* Under the provisions of chapter 318 of the session laws of 1910, no corporations for the insuring of the lives of domestic animals upon the co-operative or assessment plan can be formed after July 1, 1910.

CO-OPERATIVE FIRE INSURANCE CORPORATIONS

*ARTICLE IX

†Ætna Mutual Fire Insurance Company of Onondaga County.
Date of organization: March 3, 1905.
County embraced by original statement: Onondaga.
Counties to which extension was made: Cortland and Tompkins.
Date of order of liquidation: July 16, 1909.

†American Mutual Fire Insurance Company of Onondaga County.
Date of organization: September 24, 1901.
Counties embraced by original statement: Onondaga, Cayuga, Wayne, Monroe, Genesee.
Counties to which extension was made March 25, 1905: Erie, Niagara, Wyoming.
Date of order of liquidation: July 16, 1909.

†Capital Mutual Fire Insurance Company of Onondaga County.
Date of organization: March 1, 1905.
County embraced by original statement: Onondaga.
Counties to which extension was made: Cayuga, Seneca, Ontario, Livingston.
Date of order of liquidation: July 16, 1909.

‡Genesee Valley Fire Insurance Company of Genesee County.
Date of organization: May 5, 1904.
County embraced by original statement: Genesee.
Counties to which extension was made February 17, 1905: Wyoming, Livingston, Erie, Monroe.
Date of order of liquidation: September 7, 1909.

†Mohawk Mutual Fire Insurance Company of Onondaga County.
Date of organization: February 19, 1903.
County embraced by original statement: Onondaga.
Counties to which extension was made: Madison, Oneida, Herkimer, Montgomery, Schenectady.
Date of order of liquidation: July 16, 1909.

* The above article of the Insurance Law became effective on July 1, 1910, it being chapter 328 of the Laws of 1910.

† An assessment upon the policyholders or members of this company was made October 25, 1909, and a fund realized therefrom sufficient to pay the debts of the company in full. On June 9, 1910, a report was filed with the Supreme Court and an order obtained directing payment of the debts of the company and a distribution of the surplus among the members who had paid their assessments.

‡ An assessment upon the policyholders or members of this company was made September 25, 1909, and a fund realized sufficient to pay the debts of the company in full. On January 29, 1910, a report was filed with the Supreme Court and an order obtained directing payment of the debts of the company and a distribution of the surplus among the members who had paid their assessments. Such distribution has since been made.

†Phœnix Mutual Fire Insurance Company of Onondaga County.
Date of organization: March 8, 1905.
County embraced by original statement: Onondaga.
Counties to which extension was made May 5, 1905: Albany, Madison Otsego, Schoharie.
Date of order of liquidation: July 16, 1909.

†Reliable Mutual Fire Insurance Company of Onondaga County.
Date of organization: November 6, 1903.
County embraced by original statement: Onondaga.
Counties to which extension was made: Cortland, Tioga, Broome, Chenango, Delaware.
Date of order of liquidation: July 16, 1909.

¶Union Mutual Fire Insurance Company of Onondaga County.
Date of organization: March 3, 1903.
County embraced by original statement: Onondaga.
Counties to which extension was made May 6, 1905: Oswego, Lewis, St. Lawrence, Jefferson, Clinton.
Date of order of liquidation: July 16, 1909.

---

† An assessment upon the policyholders or members of this company was made October 25, 1909, and a fund realized therefrom sufficient to pay the debts of the company in full. On June 9, 1910, a report was filed with the Supreme Court and an order obtained directing payment of the debts of the company and a distribution of the surplus among the members who had paid their assessments.

¶ An assessment upon the policyholders or members of this company was made October 25, 1909. A considerable fund has been realized from this assessment and actions are now pending to collect from delinquent members.

INDEX TO PART IV

CO-OPERATIVE INSURANCE ASSOCIATIONS

	PAGE
A	
Albany Masonic Relief Association.	3
Albany Women Teachers' Relief Association	4
American Temperance Life Ins. Association	5
B	
Bankers' Life Association, Iowa	7
C	
Columbian Protective Association	10
Commercial Mutual Accident Co.	12
Commercial Travelers' Mutual Accident Association	14
Cremieux Benevolent Society	17
D	
DeWitt Clinton Ready Relief Association	19
E	
Empire State Degree of Honor	20
Expressmens' Mutual Benefit Association	23
G	
Gold and Stock Life Ins. Assn	26
Golden Eagle Association	28
I	
Insurance Branch Yorkville Brotherhood Aid Society	30
Insurance Clerks' Mutual Benefit Association	32
J	
Jewelers' Safety Fund Society	34
K	
Knights Templars and Masonic Mutual Aid Association	37
M	
Masonic Life Association	40
Mutual Benefit Association of Suffolk County	43
Mutual Benefit Association of the Fifth Street Baptist Church	45
N	
National Accident Society	47
New York Casualty Company	50
New York Physicians' Mutual Aid Association	52
New York Safety Reserve Fund	54
O	
Officers of Co-operative Associations or Societies	lxii
P	
Postal Employees' Mutual Aid Association	57
Protective Life Assurance Society.	59
Provident Association of Newtown.	61
S	
St. Lawrence Life Association	63
Seventh Regiment Veteran and Active League	65
Stafford Benefit Association	67
Swedish Mutual Aid Society Scandia in New York	69
T	
Tables, statistical	xxxvi–xlv
Telegraphers' Mutual Benefit Association	71
W	
Workingman's Co-operative Association	74

FRATERNAL BENEFICIARY SOCIETIES, ORDERS OR ASSOCIATIONS

A

	PAGE
Ahawas Israel, Independent Order.	79
American Knights of Protection...	82
Artisans' Order of Mutual Protection, Pa.	84
Assurance League of America.....	87

B

Benai Berith, Independent Order..	91
Ben Hur, Supreme Tribe.....	94
Brith Abraham, Independent Order.	100
B'rith Abraham, Grand Lodge....	103

C

Catholic Benevolent Legion.....	106
Catholic Knights of America, Mo..	110
Catholic Mutual Benefit Association	115
Catholic Relief and Beneficiary Association	119
Catholic Women's Benevolent Legion	122

D

Der Bayerische National Verband von Nord Amerika.....	125
Dukes and Duchesses of Edom....	128

F

Foresters of America.....	130
Foresters, Independent Order of, Canada	131
Fraternal Accident Association, Mass.	137
Fraternal Benefit League.....	140
Fraternal Mystic Circle, Pa.....	144
Free Sons of Israel.....	148
Free Sons of Judah.....	151

G

Golden Cross of the World, United Order, Tenn.	154

I

Improved Order of Heptasophs, Md.	158

K

Knights of Columbus, Conn.....	163
Knights of Honor, Mo.....	168
Knights and Ladies of Honor, Ind.	171
Knights of the Maccabees for State of New York.....	175
Knights of the Maccabees of the World, Mich.	178
Knights of the Modern Maccabees, Mich.	189
Knights of Pythias, Ill.....	194
Knights of St. John and Malta....	209

L

Ladies' Catholic Benevolent Association, Pa.	212
Ladies of the Maccabees of the World, Mich.	216
Ladies of the Modern Maccabees, Mich.	224
Locomotive Engineers' Mutual Life and Accident Ass'n, Ohio.....	229

Loyal Association, N. J.....	232
Loyal Guard, Mich.....	235
L'Union St. Jean Baptiste d'Amerique, R. I.	238

M

Modern Woodmen of America, Ill..	242
Mutual Benefit Association of the German Baptists of North America	247
Mutual Indemnity and Protective Union	250

N

National Benevolent Legion.....	253
National Protective Legion.....	254
National Union, Ohio.....	262

O

Order of Columbian Knights, Ill...	269
Order of the Golden Seal.....	273
Order of the Iroquois.....	279
Order of Prosperity.....	282
Order of Saturn.....	285
Order of United Commercial Travelers of America, Ohio.....	287
Officers of Fraternal Beneficiary Societies or Associations.....	lxii

P

People's Mutual Life Insurance Association and League.....	291
Polish National Alliance of Brooklyn	296
Polish National Alliance of U. S. of N. A., Ill.....	299
Protected Home Circle, Pa.....	303

R

Royal Arcanum, Mass.....	307
Royal Benefit Society, D. C.....	313
Royal Neighbors of America, Ill...	317

S

Sons of Benjamin.....	320
Switchmen's Union of North America	323

T

Tables, statistical .....xlvi–lxi	

U

United Workmen, Ancient Order of.	326
Unity Ins. Society.....	328

W

Woodmen Circle, Supreme Forest, Neb.	330
Woodmen of the World, Neb.....	335
Workmen's Circle, The.....	346
Workmen's Sick and Death Benefit Fund	350

LIVE STOCK CO-OPERATIVE OR ASSESSMENT ASSOCIATIONS

PAGE

Buffalo Co-operative Live Stock Insurance Company 357
Hudson Horse Insurance Company. 359
Metropolitan Live Stock Insurance Company 361
United Retail Grocers' Association. 363

CO-OPERATIVE FIRE INSURANCE ASSOCIATIONS

ADVANCE PREMIUM ASSOCIATIONS

A PAGE

Amsterdam Fire Insurance Co.... 389
Auburn Mutual Fire Insurance Company 475

B

Baron Steuben Co-operative Fire Insurance Company 461
Butternut Valley Mutual Fire Insurance Company 391

C

Catskill Mountain Fire Insurance Company 393
Central City Co-operative Fire Insurance Company 477
Chemical Mutual Fire Insurance Company 395
Church Insurance Company..... 397
Citizens' Fire Insurance Association of Oneida County..... 399
Citizens' Fire Insurance Company of Saratoga County..... 401
Commercial Mutual Fire Insurance Company 403
Co-operative Fire Insurance Company of Greene, Schoharie and Delaware Counties 405
Co-operative Fire Insurance Company of Wyoming and Genesee Counties 463

D

Dwelling House Co-operative Fire Insurance Company of Cayuga County 479
Dwelling Insurance Association of Central New York..... 481

E

Empire State Fire Insurance Association 408

G PAGE

Greene County Mutual Fire Insurance Company 410

H

Hamilton Mutual Fire Insurance Company 41
Herkimer Fire Insurance Company. 415
Home Mutual Fire Insurance Company 417
Hudson Valley Fire Insurance Company 419

L

Lancaster Mutual Fire Insurance Company 465
Livingston County Mutual Fire Insurance Company 483

M

Mercantile Co-operative Fire Insurance Company 421
Merchants' Co-operative Fire Insurance Association of Central New York 485
Merchants' and Farmers' Mutual Fire Insurance Company of Schoharie and Albany Counties..... 423
Mohawk Valley Fire Insurance Company 425
Monroe County Co-operative Fire Insurance Company 467
Mutual Cheese Factory and Creamery Insurance Company..... 427
Mutual Fire Insurance Association of Montgomery, Fulton and Herkimer Counties 429
Mutual Fire Insurance Association of Schoharie, Otsego and Albany Counties 431

N

New York Central Mutual Fire Insurance Company 434

O PAGE

Officers of Advance Premium Associations 382–383
Oneida Co-operative Fire Insurance Association 436
Otsego Mutual Fire Insurance Company 438

P

Preferred Mutual Fire Insurance Company 440

S

Saratoga and Washington Fire Insurance Company 443
Schoharie and Otsego Mutual Fire Insurance Company 445
Security Mutual Fire Insurance Company 447

T PAGE

Tables, Statistical 370–373
Tompkins County Co-operative Fire Insurance Company 469

U

Union Mutual Fire Insurance Company 449
Utica Fire Insurance Company 451

V

Village Fire Insurance Association. 453

W

Wyoming Valley Fire Insurance Company 456

GRANGE ASSOCIATIONS

C PAGE

Cattaraugus County Patrons' Mutual Fire Relief Association 489
Chautauqua County Patrons' Fire Relief Association 491
Clinton County New York Patrons' Fire Association 493
Cortland County New York Patrons' Fire Relief Association 495

D

Dutchess and Columbia Patrons' Fire Relief Association 497

F

Fire Relief Association of Oswego County 499
Fire Relief Association of Wayne County 501

G

Genesee County Patrons' Fire Relief Association 503

J

Jefferson Patrons' Fire Relief Association 505

M

Monroe County Patrons' Fire Relief Association 507
Montgomery and Fulton County Patrons' Association 509

O PAGE

Officers of Grange Associations 383
Onondaga County Patrons' Fire Relief Association 511
Ontario County Patrons' Fire Relief Association 513

P

Patrons' Fire Relief Association of Seneca County 515
Patrons' Fire Relief Association of Steuben and Livingston Counties. 517
Patrons' of Husbandry Co-operative Fire Association 519

R

Rensselaer County Patrons' Fire Relief Association 521

S

St. Lawrence County, New York Patrons' Fire Association 523

T

Tables, Statistical 374, 376
Tompkins, Schuyler and Tioga Counties Patrons' Fire Relief Association 525

W

Westchester and Putnam Patrons' Fire Relief Association 527

COUNTY ASSESSMENT ASSOCIA

A PAGE

Allegany County Farmers' Co-operative Fire Insurance Company... 531

B

Broome County Farmers' Fire Relief Association 533
Broome County Patrons' Fire Relief Association 535

C

Callicoon Agricultural Mutual Fire Relief Association of Sullivan County 537
Cattaraugus County Co-operative Farmers' Fire Relief Association. 539
Cayuga County Farmers' Insurance Company 541
Cayuga County Patrons' Fire Relief Association 543
Chenango County Patrons' Fire Relief Association 545
Co-operative Fire Insurance Company of Orange County..... 547

D

Delaware County Patrons' and Farmers' Association 549

F

Farmers' Alliance Co-operative Fire Insurance Company of Steuben County 551
Farmers' Fire and Lightning Insurance Company 553
Farmers' Mutual Indemnity Association of Cayuga County..... 555
Farmers' Mutual Insurance Company of Orleans and Niagara Counties 557
Farmers' Reliance Insurance Company 559
Fulton and Montgomery Counties Farmers' Mutual Fire Insurance Association 561

Madison-Onon surance Co

Niagara and E Protective A

Officers of Co sociations .
Ontario Coun Fire Relief
Orleans Coun Insurance C
Otsego Count tive Fire In

Patrons of In Company of
Patrons of In Company . .

Rensselaer Co surance Co

Sauquoit Vall tion . . . .
Schoharie and Mutual Fir tion . . . .
St. Lawrence surance Co

Tables, Statist
Tioga County Association

Westmoreland tion . . . . .

TOWN ASSOCIATIONS

A PAGE

Amherst and Clarence Co-operative Insurance Association..... 591
Andes Mutual Fire Insurance Company 593
Argyle Co-operative Fire Insurance Company 595

B

Boston Co-operative Insurance Association 597
Bovina Co-operative Insurance Company 599
Brunswick Insurance Company..... 601

C

Cambridge Fire Insurance Company 603
Caroline Farmers' Fire Insurance Company 605

Charlton Fire
Cherry Valley, ford and Ots tive Insuran
Claverack To Company . .
Clifton Park a Fire Insuran
Co-operative F pany of the N. Y. . . . .
Co-operative F pany of the
Crown Point pany . . . . .

Dryden and Insurance C

E PAGE

Easton Mutual Fire Insurance Company 623

F

Farmers' Co-operative Fire Insurance Association 625
Farmers' Fire Insurance Association of Towns of Greenville, Durham, Westerlo and Rensselaerville 627
Farmers' Fire Relief Association of Towns of Pompey and Fabius. 629
Farmers' Insurance Company of Town of Minden 631
Farmers' Insurance Company of Town of Palatine 633
Farmers' Mutual Fire Insurance Association of the Town of Catskill, N. Y. 635
Farmers' Mutual Insurance Company of Fort Ann, N. Y. 637
Farmers' Mutual Fire Insurance Company of Fort Edward 639
Farmers' Mutual Insurance Company of Town of Milan 641
Farmers' Town Mutual Insurance Company of Clinton 643
Farmers' Town Mutual Insurance Company of Red Hook 645
Farmers' Town Mutual Insurance Company of Rhinebeck 647
Franklin Fire Insurance Co. 649

G

Galway Fire Insurance Company . . 651
German Mutual Fire Insurance Association of Wellsville 653
German Mutual Fire Insurance Company of Wayland 655
Greenwich Town Fire Insurance Company 656

H

Hamden Mutual Fire Insurance Company 658
Hebron Mutual Fire Insurance Company 659
Hoosick Co-operative Fire Insurance Company 661

J

Jackson Fire Insurance Company . . 663

K PAGE

Kinderhook and Stuyvesant Mutual Insurance Company 665
Knox Mutual Insurance Company. 667

L

Livingston Town Insurance Company 669

M

Malta Fire Insurance Company . . . 671
Mutual Insurance Association of Nassau, Schodack and Chatham. 673

N

New Baltimore Mutual Insurance Association 675
New Scotland Mutual Insurance Co. 677

O

Officers of Town Associations . . . 385–386
Olive Co-operative Fire Insurance Association 679

P

Putnam Town Fire Insurance Co. . . 681

S

Salem Mutual Town Fire Insurance Company 683
Schaghticoke Mutual Fire Insurance Company 685
Sharon, Seward and Carlisle Co-operative Insurance Company 687
Springfield Co-operative Insurance Company 689

T

Tables, statistical 378–381

W

Walton Co-operative Fire Insurance Company 691
White Creek Fire Insurance Company 693
Woodstock Mutual Fire Insurance Association 695

ASSOCIATIONS IN LIQUIDATION UNDER SECTION 63 INSURANCE LAW

PAGE

Co-operative Fire Insurance Associations 705–706
National Fraternal Society 702
National Provident Union 703
New York Horse Insurance Company 704
People's Mutual Life Insurance Association and League 703

PAGE

Templars of Liberty of America . . . 701
Traders' and Travelers' Accident Company 699
United States Horse Insurance Company 704
Western New York Relief Association 700

INDEX TO SENATE DOCUMENTS, 1910.

	Doc. No.
Allds, Senator, investigation, report of special committee appointed to formulate rules and method	7
statement of Senator Conger	22
answer of Senator Allds	25
proceedings of the Senate	28
Appropriations for 1909 and 1910, comparative statement	52
Attorney-General, annual report	33
report relative to milk investigation	45
Banks, Superintendent of, annual report	17
Barge Canal Terminal Commission, preliminary report	30
Bedford, New York Reformatory for Women, annual report	12
Bills, Senate, supplemental index to	51
Boards, commissions and departments, *see specific names of.*	
Buffalo Charity Organization Society, financial statement	10
Champlain, Ter-Centenary Commission, report	53
Charities, State Board of, annual report	36
Charity Organization Society, Buffalo, financial statement	10
Claims, Court of, annual report	50
Commissions and departments, *see specific names of.*	
Committees, standing, list	6
amended edition	24
Consolidated Laws, final report of Board of Statutory Consolidation	5
Court of Claims, annual report	50
Crown Point, message of Governor relative to proposed gift of land at	40
Departments, *see specific names of.*	
Direct nominations, *see* documents	26, 44, 49
Elections, memorial relative to direct primary legislation	44
message of Governor relative to primary elections	49
report of joint committee appointed to investigate primary and election laws	26
Employers' Liability Commission, report	38
Erie, Lake, Perry's Victory Centennial, concurrent resolution of Senate and Assembly	23
Extraordinary session, message from the Governor	54
Financial administration of State institutions, report of joint committee of Senate and Assembly to inquire into methods	46
Governor's message	2
to extraordinary session	54
relative to constitutional amendment on income tax	3
relative to primary elections	49
relative to proposed gift of land at Crown Point	40
transmitting report of Superintendent of Insurance and recommending investigation of legislative practices	41
Grand Army of the Republic, annual report	32
Health, State Department, annual report	27
Income tax, concurrent resolution relative to	47
concurrent resolution relative to favoring a graduated tax	48
Income tax amendment, concurrent resolution of Senate and Assembly refusing to ratify	9
letter of Senator Root on	29
special message from the Governor relative to	3
Insurance, Superintendent of, annual report	18
message of Governor transmitting report and recommending investigation	41

	Doc. No.
Jamestown, report of commissioners of New York, at	16
Joint Committees, reports, *see* documents	26, 37, 46
Lake Champlain Ter-Centenary Commission, report	53
Lake Erie, Perry's Victory Centennial, concurrent resolution of Senate and Assembly	23
Legislative practices and procedure, Governor's message recommending investigation into	41
Letchworth Village Commission, annual report	20
Lunacy, State Commission in, annual report	35
Members of the Senate, list	1
Milk investigation, report of Attorney-General relative to	45
New Prisons, Commission on, annual report	43
New York City, Northern Dispensary, annual report	39
New York Reformatory for Women, Bedford, annual report	12
New York Society for Prevention of Cruelty to Children, annual report	34
New York State Hospital for Crippled and Deformed Children, annual report	15
New York State Hospital for Incipient Pulmonary Tuberculosis, Raybrook, annual report	14
Northern Dispensary, city of New York, annual report	39
Oxford, Women's Relief Corps Home, annual report	8
Perry's Victory Centennial, concurrent resolution of Senate and Assembly	23
Primary elections, memorial relative to	44
message of Governor	49
report of joint committee appointed to investigate primary and election laws	26
Prison Association of New York, annual report	42
Prisons, New, Commission on, annual report	43
Public Service Commission for the First District, annual report	19
Public Service Commission for the Second District, recommendations of committee concerning telegraph and telephone companies	37
Raybrook, New York State Hospital for Incipient Pulmonary Tuberculosis, annual report	14
Root, Senator, letter on income tax amendment	29
Rules of Senate	21
Saratoga Springs, State Reservation at, preliminary report of commissioners	13
Senate, list of members	1
committees	6, 24
rules	21
Senate bills, supplemental index to	51
Special Investigations, reports of Officers, Commissions and Committees, *see* documents	2, 26, 37, 38, 45, 46
Speculation in securities, report of committee on	2
Standing committees, *see* Committees.	
State boards, commissions and departments, *see specific names of.*	
State institutions, financial administration, report of joint committee of Senate and Assembly to inquire into methods of	46
Statutory Consolidation, Board of, final report	5
Stock speculation, report of committee on	2
Telegraph and telphone companies, report of committee to investigate	37
Thomas Indian school, annual report	11
Treasurer, State, annual report	4
U. S. constitutional amendment, *see* documents	3, 9, 29
U. S. Volunteer Life Saving Corps, annual report	31
Wall street, report of committee on speculation	2
Women's Relief Corps Home, Oxford, annual report	8
Workmen's compensation, report of Employers' Liability Commission	38